



spotlight

October 2012 Vol. 45 No. 10



NEW
IMPROVED!



PERSONAL RECRUIT - PRODUCTION BONUS -

A monthly publication spotlighting top producers of American Income Life and National Income Life



Roger Smith
Chief Executive Officer
AIL & NILICO

How Big Is Your Tank?

If you always put limits on everything you do, physical or anything else, it will spread into your work and into your life. There are no limits. There are only plateaus, and you must not stay there, you must go beyond them. — Bruce Lee

I walked into an office for an appointment a few weeks back, went to the window and gave my information to the receptionist. When I turned to take a seat in the waiting room, my attention was drawn to a massive aquarium that took up most of the wall in front of me.

I walked over to it and was lulled by the bubbling water, hum of the filter, soft lighting and the gently swaying plants. But no fish. The receptionist slid the glass window open to ask me a question, so I asked her if there were fish in the tank. She said yes, but didn't finish what she started to say because she had to answer the phone.

I turned back to look for the alleged residents of the tank and found myself staring into a pair of enormous black eyes. I'm glad I was the only person in the office because that fish scared the daylight out of me. It was so huge that the fin on its back came out of the water when it was lying on the bottom. I don't remember exactly what came out of my mouth, but (I hope) it was something mild like "holy crap!"

Just then, the receptionist slid the window open again.

"Oh, I see you found Oscar. He likes to play hide and seek."

"Oscar about gave me a heart attack! Is that a piranha?"

"No, that's Oscar the oscar. We've had him since he was about 2" long. If you care for them properly, they grow according to the size tank they live in. Honestly, we never thought he'd get THIS big, but as you can see, he's outgrown this tank. We tell him he's an overachiever."

I was called in for my appointment, and Oscar must have gone back into hiding because I didn't see him when I left.

Throughout that day, I found myself thinking a lot about overachieving Oscar hanging out the top of his outgrown tank. Maybe in his mind, he's Shamu or Moby Dick. But he's at the mercy of people who decide how big his tank is. How big would he grow if he got to decide how big his tank was, or if he lived unconfined in the sea?

Happily, we're not fish. Here at AIL/NILICO, there is nothing to box us in — no tank, *other than those we construct in our own minds*. It is often difficult for people to grasp fully that when we say *Opportunity Unlimited*, we really mean it. You can grow as big as you want. Folks are so accustomed to operating within the confines of a traditional work environment that when they come to AIL, they instinctively build themselves a perimeter within which to operate. In other words, they box themselves in either out of fear or limited thinking.

Over time, it's also easy to get comfortable with a routine that allows us to achieve a certain level of success with a predictable amount of effort and we are lulled into complacency. It's ironic that we sometimes fear success as much as we fear failure.

How big is your tank? How much room have you given yourself to grow? Have you limited yourself by your own thinking? And the big question: have you outgrown your tank?

It is now the fourth quarter of the year; 2012 is winding down. I encourage you — no, *I challenge you* — to take a good look at where you are and where you want to be. Think back to the goals you set for yourself at the beginning of the year. Have you achieved them? Was it easy? Was it too easy? Did you play it too safe? Are you settling for less than you are capable of achieving?

This is the absolute perfect time to kick things up a notch. Focus on beefing up your end-of-year earnings, take advantage of the new Personal Recruiting Bonus, and increase your momentum in Q4 to help end the year strong, and, more importantly, rocket into 2013!

Actor/director Jamie Paolinetti said, "Limitations live only in our minds. But if we use our imaginations, our possibilities become limitless."

It's time to blow the tank, head for the open ocean and swim with the big fish.

spotlight

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sga career track New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

total bonuses paid out

This month AIL and NILICO paid a total of \$2,632,614 in bonuses. For more information on the monthly bonuses, turn to Page 32-37.

Total: \$2,632,614

required retention rate

Effective Jan. 1, 2012, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

Retention:	69.0%
Net to Gross:	78%

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Wednesday 11/21** before 2:00 P.M. CST. Paper apps for areas excluded from the 7 day hold and PR credits must be at HO by **Wednesday 11/28** to count for **November** production.

*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2013 Awards Presentation, are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2013 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Hilton Riverside located in New Orleans, Louisiana! The convention will be held June 2-5, 2013.*



direct code
training bonus

pg. 04



new location for
2013 convention

pg. 08



leadership
academy

pg. 16



closer to
the heart

pg. 19



personal recruit
production bonus

pg. 20



LOOK
FOR ME!

SA/GA
**DIRECT CODE
FIELD TRAINING**
BONUS

CONTEST EXTENDED!

The SA/GA Direct Code Field Training Bonus has been so successful, it has been extended to December 31, 2012!

Since this Bonus was introduced, the number of weekly bonuses and the number of qualifying SAs and GAs have both continued to increase. The purpose of the Bonus is to give SAs and GAs a vested interest in getting and keeping their Agents hitting bonus each week, which leads to better Agent retention and team and Agency growth. Talk to your manager about how the Direct Code Field Training Bonus can add to your income each month!

Please Note: All qualifiers listed achieved at least \$500 in bonus totals.
Contest ends December 31st, 2012. For full bonus details, visit www.aife.com/arc/spotlight.aspx

TOP SEPTEMBER BONUS LEADERS



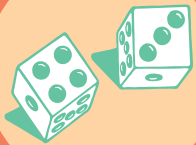
1 **MARC SALVAGGI** \$4,626 Surace-Smith
2 **ALBERT SERUR** \$3,740 Simon Arias
3 **ANDRE MCCALLUM** \$3,187 Surace-Smith
4 **BRODIE FISCHER** \$2,784 Imran Satti
5 **ASHLEY WENNING** \$2,773 Surace-Smith

SEPTEMBER BONUS LEADERS September Bonus Payout \$336,979 September Bonus Qualifiers 683

Name	Bonus	SGA
1 Marc Salvaggi	\$4,626	Surace-Smith
2 Albert Serur	3,740	Simon Arias
3 Andre McCallum	3,187	Surace-Smith
4 Brodie Fischer	2,784	Imran Satti
5 Ashley Wenning	2,773	Surace-Smith
6 Vatapuia Vavau	2,672	Steve Friedlander
7 Shelly Cullen	2,606	Steve Friedlander
8 Brian Allt	2,604	Imran Satti
9 Kyle Wrobel	2,572	Cunningham-Weatherspoon
10 Ryan Fickert	2,496	Surace-Smith
11 Matthew Cosic	2,489	Surace-Smith
12 Kristan McConnell	2,467	Matthew Hogan
13 Mir Khan	2,432	Theodore Pappas
14 Pamela Altman	2,192	Surace-Smith
15 Christopher Vasu	2,146	Surace-Smith
16 Brooke Spain	2,131	Brandon Cooley
17 Adam Huck	2,078	Surace-Smith
18 Joshua Cosentino	2,062	Simon Arias
19 Andria Standifer	2,032	Brandon Cooley
20 Aldina DaRosa	2,012	Josh Chalom
21 Zachary Santino	1,990	Oldham-Bianchi
22 William Myatt	1,936	Brandon Cooley
23 Justin Fisher	1,876	Simon Arias
24 Jenna Gula	1,865	Simon Arias
25 Isaac Hernandez	1,831	Desi Dimitrova

Name	Bonus	SGA
26 Robert Richman	\$1,827	Surace-Smith
27 Jorge Guerra	1,804	Gigliione-Ackerman
28 Felipe Monroy	1,788	Bob Olson
29 Zbigniew Stankiewicz	1,753	Fred Hadayia
30 Marveliz Polanco	1,750	David Hausman
31 Eric Thompson	1,733	Surace-Smith
32 Alexander Dorey	1,710	Imran Satti
33 Denise Hewison	1,701	Surace-Smith
34 William Brookshire	1,689	Richard Correa
35 Gian-Paolo Diberardo	1,591	Brandon Cooley
36 Erin Moore	1,549	Imran Satti
37 Amr Shater	1,541	David Hausman
38 Cynthia Sittig	1,536	Simon Arias
39 Scott Patterson	1,532	Joseph Diecedue
40 Kevin Huber	1,531	Eric Neal
41 Michael Stuver	1,527	Surace-Smith
42 Mark Hileman	1,525	Desi Dimitrova
43 Scott Wheeler	1,505	Imran Satti
44 Tere Diamond	1,503	Steve Friedlander
45 Robert Biser	1,498	Surace-Smith
46 Hoang Cooke	1,497	Cindy Furer
47 Arie Davis	1,496	Williams-Zophin
48 Tamoy Redwood	1,492	Matt Henderson
49 Anthony Batista	1,475	Theodore Pappas
50 Benjamin Clabaugh	1,458	Altig-Orlovic

Name	Bonus	SGA	Name	Bonus	SGA	Name	Bonus	SGA
Lawrence Smith	\$1,457	Steve Greer	Mark Harhager	\$876	Matt Henderson	Ikani Fifita	\$541	Steve Friedlander
Markena Ward	1,444	Fred Hadayia	James Summers	864	Theodore Pappas	Philip Russo	540	Simon Arias
Richard Whyte	1,443	Brian Traboulay	Ronald Kutruff	856	Simon Arias	Teaunna Lester	537	Samantha Chui
Gardy Desrouleaux	1,432	Williams-Zophin	Dustin Brooks	855	Jeffery Thiel	Lamin Jallow	534	Cisco Perez
Ileana Rosas	1,416	Cohen-Cohen	Sean Velasquez	854	Cohen-Cohen	Caleb Longley	530	Oldham-Bianchi
Tyler Stewart	1,414	Simon Arias	Jaman Testerman	854	Cindy Furer	Gregory McDuffie	526	Matthew Hogan
Jeremy Hernandez	1,411	Bob Wingate	Kascey Williamson	849	Chris Hernandez	Steven Huenergardt	523	James Bailey
David Schanuel	1,406	Dorian Oldham	Shaun McDonald	846	Altig-Orlovic	Ben Carpenter	519	Cunningham-Weatherspoon
Kevin Grenoble	1,405	Simon Arias	Brendyn Muise	843	Altig-Orlovic	Matthew Cartwright	517	Chris Hernandez
Cameron Moore	1,394	Christopher Jordan	Anthony Theriault	838	Surace-Smith	Brian Block	517	Altig-Orlovic
Hector Carrillo	1,391	Brandon Cooley	David Rigney	836	Scott Rehberg	Karen Cheng	516	Simon Arias
Joshua Franco	1,354	Chris LaFond	Shahab Mahdaveinejad	833	Theodore Pappas	Michael Shaba	515	Brian Traboulay
Michael Brunello	1,326	Surace-Smith	Austin Wallace	831	Simon Arias	James Harrison	515	Jeremy Welch
Ho Tran	1,323	Altig-Orlovic	Brady Braeters	821	Alt-Orl-Venekamp	Earl Phillips	513	Cunningham-Weatherspoon
Jodi Bohdal	1,305	Fred Hadayia	Zaid Jian	820	Alex Roland	Harold Durana	511	Jatoft-Foti
Unique Hunnicutt	1,300	Alex Roland	Michelle Malinov	819	Gigliione-Ackerman	Ronald Esmon	510	Joseph Diecedue
Lawrence Reardon	1,293	Simon Arias	Valerie Cormier	808	Steve Greer	Marta Cunha	508	Gigliione-Ackerman
Catherine Gennaro	1,284	Theodore Pappas	Elaine Kulawiak	801	Oldham-Bianchi	Tanisha Mathis	505	Matt Henderson
Robert Martin	1,283	Dorian Oldham	Karolina Debek	800	Sabrina Lloyd	Antonio Davidson	503	Mark Hancock
Nathaniel Durkin	1,273	Simon Arias	Ashley Deleveleuse	799	Philip Prata			
David Guzman	1,269	Surace-Smith	Starlet Luczon	794	Altig-Orlovic			
Minh Phung	1,264	Scott Rehberg	Bruce Viaje	790	Altig-Orlovic			
London Burnett	1,246	Surace-Smith	Anita Ferris	790	Steve Friedlander			
Milena Arceo	1,226	Jatoft-Foti	Gary Slocum	790	Desi Dimitrova			
Darrell Nelsen	1,222	Tiffany Roland	Jesse Spencer	788	Oldham-Bianchi			
Louis Anderson	1,205	Steve Greer	Jason Green	787	Paul Rumbuc			
Oscar Portillo	1,194	Steve Greer	Bobby Beatty	782	Jeremy Welch			
Spencer Rowland	1,193	Altig-Orlovic	Preeti Sahgal	781	Josh Chalom			
Christopher Chovanec	1,185	Steve Greer	Darrell Asbell	775	Altig-Orlovic			
Kyle Lewicki	1,183	Surace-Smith	Paul DeRenzo	769	Simon Arias			
Samotta McKeever	1,180	Bob Olson	Brandi Hershey	749	Brandon Cooley			
Keith Coscia	1,174	Surace-Smith	Alan Pazmoran	742	Josh Chalom			
Eric Peyton	1,169	Surace-Smith	Mark Gorman	741	Simon Arias			
Seabringna Landfair	1,148	Matthew Hogan	Jasmine Milton	739	Bob Olson			
Matthew Conrad	1,145	Surace-Smith	Videl Seymour	738	Chris Hernandez			
Tammy King	1,139	James Bailey	Jason Engelman	737	Jatoft-Foti			
Robert Gibson	1,130	Joseph Diecedue	Bryan Blust	736	Joseph Diecedue			
Ronnie Patea	1,121	Steve Friedlander	Joseph Walaan	735	Simon Arias			
Konnor Wyly	1,112	Joseph Diecedue	Jamie Perse	734	Surace-Smith			
Andrew Paogofie	1,111	Steve Friedlander	Raymond Balestra	734	Simon Arias			
Zachary Bradshaw	1,099	Surace-Smith	Kyle Taylor	734	Travis Moody			
Michelle Crowe	1,099	Simon Arias	Dustin Edgell	725	Paul Rumbuc			
Kardel Brooks	1,089	Matthew Hogan	Juan Cardona	722	Bob Wingate			
Patrick O'Brien	1,089	Paul Rumbuc	Alisha Armand	717	Theodore Pappas			
Thomas Soloweyko	1,086	Steve Greer	Christine Barbour	715	Steve Greer			
Reuben Rios-Cruz	1,080	Matt Henderson	Peter McEnaney	711	David Hausman			
Zachary Frentosos	1,078	Surace-Smith	Ryan Hernandez	704	Bob Wingate			
Timothy Wilson	1,078	Philip Prata	Delilah Abuosba	702	Bob Olson			
Daniel Bernard	1,077	Oldham-Bianchi	Rafael Verde	692	Williams-Zophin			
Derron Alexander	1,071	Theodore Pappas	Megan Herickhoff	684	Chad Deley			
Daniel Doherty	1,061	Jeffery Thiel	Tyler McKnight	684	Altig-Orlovic			
Kaitlyn Good	1,054	Oldham-Bianchi	Branislava Nikoltchovska	678	Josh Chalom			
Erin Moyer	1,050	Gigliione-Ackerman	Manuel Chavez	668	Bob Wingate			
Tevita Tupouniua	1,029	Steve Friedlander	John Leggio	655	Theodore Pappas			
Ritia Tokahere	1,023	Steve Friedlander	Carlos Otero-Villalba	654	Matt Henderson			
John Napiza	1,010	Jatoft-Foti	Ryan Leong	651	Jatoft-Foti			
Antonio Bond	1,010	Surace-Smith	Donald Dowbor	645	Mark Hancock			
Michael Polakowski	1,006	Simon Arias	Ross Budweg	633	Tiffany Roland			
Erin Allen	1,004	Richard Correa	Jordan Freeman	631	Steve Greer			
Eugenia Muth	1,000	Simon Arias	Andrew Cavicchi	630	Scott Davis			
Michele Kirk	998	Oldham-Bianchi	Marian Sertler	624	Sabrina Lloyd			
Peter Mello	977	Cisco Perez	Samuel Nudelman	618	Surace-Smith			
Tawana Boyd	975	Tim McAdams	Shawn Donnelly	617	Laura Fisher			
Amelia Ropetikilifi	968	Steve Friedlander	Devin Dingey	616	Surace-Smith			
Kevin Lewis	964	Matt Henderson	Stephen Darrington	616	Surace-Smith			
Caroline Robichaud	963	Imran Satti	Jennifer Kinder	613	Dorian Oldham			
Jacqueline Kosalek	960	Oldham-Bianchi	Matthew Davidson	604	Matt Henderson			
Taina Lameko	941	Steve Friedlander	John Galindo	602	David Hausman			
Rajendra Narine	937	Gigliione-Ackerman	Matthew Gabler	591	Cohen-Cohen			
Tony Geer	934	Surace-Smith	Carol Ornellas	589	Altig-Orlovic			
Virginia Lee	933	Altig-Orlovic	Angela Pronti	586	Surace-Smith			
Nicholas Moore	933	Oldham-Bianchi	Andy Jaikaran	581	Matt Henderson			
David Kirst	930	Oldham-Bianchi	Patrick Cotton	578	Chad Deley			
Carissa Van Wagenen	924	Oldham-Bianchi	Jeremy Engrav	576	Chris Hernandez			
Jean Joseph	923	Williams-Zophin	Tatjana Tikhonov	573	Jatoft-Foti			
Tiare Hubbard	923	Altig-Orlovic	Yolanda Richardson	571	Slav Bitman			
Shaun Johnson	921	Chad Deley	Jason Wilk	571	Simon Arias			
Robert Drake	913	Surace-Smith	Jamie Gardner	552	Brandon Cooley			
Amanda Zophin	910	Williams-Zophin	Nicole Rex	551	Steve Friedlander			
Sara Gilley	889	Altig-Orlovic-Hay	Kristopher Washington	550	Scott Sonnenberg			
Ofa Siasau	880	Steve Friedlander	Michael Gerstein	550	Gigliione-Ackerman			
Denice Copp	880	Imran Satti	Paavo Cymanow	546	Philip Prata			
Bran Walters	880	Joseph Diecedue	Robert Burdi	543	Sabrina Lloyd			



ANNIVERSARIES

32 Years of Service
Eric Giglione,
30 Years of Service
Rick Altig, SGA
27 Years of Service
Ted Schilling, AGT
25 Years of Service
Angeles Ordas, AGT
21 Years of Service
David Hausman, SGA
Jinzhou Zhao, AGT
19 Years of Service
Douglas Bauknecht, AGT
16 Years of Service
Joey Kennedy, AGT
14 Years of Service
Carl Boldon, MGA
Anthony Christman, AGT
Pamela Drury, GA
Benjamin Mancillas, AGT
13 Years of Service
David Zophin, SGA
12 Years of Service
Tim Farr, PR
Eric Neal, SGA
11 Years of Service
Kevin Appasamy, RGA
10 Years of Service
David Farraway, RGA
Frederick Hadayia, SGA
9 Years of Service
Preston Foster, AGT
Matthew Hogan, SGA
Jack Keiderling, RGA

Matthew Melhorn, AGT
Corey Neff, MGA
8 Years of Service
Richard Barbour, MGA
Laura Fisher, SGA
Robert Hamilton, MGA
Eugene Kashkin, AGT
Moswen Taylor, RGA
7 Years of Service
Andrea Barenholtz, AGT
Jay Bentley, PR
Lamine Diakhate, RGA
Steven Stensrud, GA
Craig Stropf, MGA
6 Years of Service
Patrick Bendure, RGA
Andrew Haskins, GA
John Keliher, PR
Gordon Mooc, AGT
Orett Nelson, AGT
Jeffery Thiel, SGA
5 Years of Service
Viki Farr, PR
Maria Greene, SGA
Stephen Jubrey, RGA
Jun Ma, SA
Ryan McIntosh, MGA
Tyler Murray, AGT
Brian Sundberg, MGA
Timothy Watson, GA
Haoyu Xu, MGA
4 Years of Service
Dorian Brown, MGA
Barbara Corigliano, MGA

Virginia Doison, AGT
Matthew Girard, RGA
James Hill, RGA
Stephanie Kies, AGT
Joshua Lenix, AGT
Tien Nguyen, GA
Stephanie Novel, AGT
Daniel Pinschmidt, AGT
Brian Ryan, PR
3 Years of Service
Maria Alcon, AGT
Maurice Baritz, GA
Djenabou Diallo, AGT
Julia DiBartolomeo, PR
Lalitha Janardhanan, GA
Ariana Jones, MGA
Christopher T Jones, PR
Mark Kukielski, MGA
Vakhtang Nazaryan, AGT
Ardley Pierre, AGT
Gary Prokop, AGT
Syed Quadri, RGA
Jennifer Strickling, SA
Cody Terrell, AGT
Olga Tsymbal, AGT
Michael Woo, AGT
2 Years of Service
Darrell Asbell, GA
Christina Black, GA
Jovani Chappel, GA
Matthew Conrad, GA
Scott Dillingham, AGT
Patrick Donovan, MGA
Rashaan Elam, AGT

Ryan Fickert, GA
Gregory Hunt, SA
Angela Kerr, AGT
Annalynn Macugay, GA
Miranda Mortensen, AGT
Maria Ramirez, GA
Gregory Sinner, MGA
Jong Song, SA
John Stankoski, GA
Tyler Stewart, GA
Natalie Wagner, MGA
Brian Wallace, SA
Philip Walters, MGA
Bianca Williams, SA
1 Year of Service
Emmanuel Adesina, AGT
Kalena Alam, SA
Melvin Arritt, MGA
Thomas Ashton, SA
Richard Avina, SA
Andre Bent, MGA
James Bliefnick, AGT
Jennifer Bowman, AGT
Ross Budweg, MGA
Keith Coscia, GA
Michelle Crowe, SA
Kevin Curry, AGT
Kate Daye, SA
Paul DeRenzo, GA
Charles Diufus, GA
Donald Dowbor, GA
Nathaniel Durkin, SA
Yussuf Elzein, SA
Franklin Faulds, AGT

Adam Field, AGT
Daniel Fifita, GA
Moelani Foster, AGT
Bryan Froneberger, GA
Catherine Gennaro, SA
Michael Gittleman, SA
Fred Goetz, GA
Lee Grivois, AGT
Anthony Gutierrez, AGT
Alfred Harris, AGT
Kiriraukawa Hayward, SA
Sean Hudson, GA
Edona Hughes, GA
Unique Hunnicutt, GA
Ginelle Jones, AGT
Thomas Kijanowski, GA
Leya Kirchstein, AGT
David Kirst, SA
Manon Lamontagne, AGT
Jay Lapidus, AGT
Kyle Lewicki, SA
Manuel Marie, SA
Corienne Mason, AGT
Richelle McCrory, SA
Breven McMahon, AGT
David Moir, AGT
Dawn Montgomery, SA
Ismail Mori, SA
David E Nelson, AGT
Ronald Newlin, RGA
Lisa O'Donnell, SA
Dominic Okonta, SA
Carlos Otero-Villalba, GA
Glaister Parke, GA

Milad Parsa, AGT
Ronnie Patea, SA
Arthur Patterson, SA
Walter Peters, AGT
Polina Philbin, SA
Pedro Pizarro, AGT
Harrynarine Ramoutar, SA
Yolanda Richardson, GA
Ernest Rowe, GA
Chingis Selvin, AGT
Marian Sertler, MGA
Albert Serur, GA
Danessa Seward, AGT
Michael Shemas, AGT
Brookalyn Stillwagon, RGA
Leah Stoltz, SA
Lander Stovall, AGT
Kingsley Tazinya, MGA
Robert Thompson, AGT
Gian Trinidad, SA
Roger Turk, SA
Robert Wainner, SA
Alisa Walker, GA
Cody Walker, SA
Austin Wallace, SA
Ryan Ward, AGT
Cierra White, SA
Donald Wilds, SA
Anthony Wright, SA

NEW SGA



Christine Judge
Mississippi
October 15

Christine interviewed with the Slav Bitman Agency on New Year's Eve, 2009. She then transferred to the Jeremy Welch Agency in Arkansas. Christine, who has an MBA from East Carolina University, says her greatest strength is her passion for people and helping them achieve success. She looks forward to establishing her own systems and culture, and having fun while doing it. Christine makes her home in Pearl, Mississippi.



PROMOTIONS

Regional General Agent
Joshua Bloomquist
I-Perfection Harris
John Ophals
Sean O'Reilly
Alfred Taren
Jimmy Tchen
Master General Agent
Ross Budweg
Manuel Chavez
Patrick Cotton
Bryan Czajkowski
April Harmon
Ricky Jenkins
Jonathan Laaker
Albert Lau
Heather Leitch
Cameron Moore
Dick Nakatani
Raymond Ochoa
Andrew Pratt
Samantha Romano

Lydia Smith
Steve Svendson
Dennis Urbanowski
Michael Woods
60% General Agent
Melanie Hail
Isaac Hernandez
Kevin Huber
Leon Lloyd
Samotta McKeever
Carlos Otero-Villalba
TJ Rowell
Gary Slocum
Brooke Spain
Thaddeus Stansberry
Tyler Stewart
Derrick Wright
John Young
57.5% General Agent
Erin Allen
Darrell Asbell
John Bacaron

Andrew Bayang
Blair Burroughs
Casey Cash
Karolina Debek
Daniel Doherty
Debra Esquivel
Brodie Fischer
Liam Flaherty
Henry Fornet
Kaitlyn Good
Alex Grakhov
Jean Joseph
Robert Martin
Jeffrey Nieves
Joseph Shanks
Kristopher Washington
Ashley Wenning
55% Supervising Agent
Megan Barber
Gordon Biggums
William Brown
Kevin Candela

Alex Cerrato
Samuel Comer
Nicolette Cox
Nicole DiPace
Andrew Dixon
Regina Duval
Erin Dyer
Kelly Ekker
Susan Ferguson
Julius Fleming
Luis Garcia
John Garrett
Eduardo Gomez
Chris Greer
Tyler Hill
Kevin Holloran
Jonathan Hu
Slavita Hut
Keeton Jacobs
Aja Jarmon
Richard Lambert
Jason Levasseur

Guadalupe Llamas
Marland Lout
Michael Ludgate
Kimberly Mitchell
Carlos Myers
Jonathan Nadigoo
Jeremy Parks
Forrest Parton
Nicholas Pelham-Clarke
Theresa Perea
Melissa Quintal
John Schutte
Richard Scofield
Gretchen Spain
Sidney Spear
Timothy Stocker
Erin Triche
Angela Willis
52.5% Supervising Agent
William Aden
Michelle Anderson
Muhammed Ashraf

Aaron Barborka
Celeste Barnard
Eric Bergstrom
Raymond Betuzzi
Michael Brasfield
Eric Caldwell
Clayton Callihan
Graham Carter
John Cochran
Brett Costa
Christopher Davidson
Joshua Dishong
Robert Endozo
Donald Fogleman
David Frederick
Jay Freiday
Nathan Gay
Brian Gilmore
Violetta Goldman
David Hefflin
Nerissa Jimenez
Billy Jones

Judi Kamsler
Jonathan Kready
John Leggio
Tracie Locklear
Falina Long
Maria Magallon
Stephen Mansfield
Luke Marlowe
Brandon Marshall
Benjamin Martin
Jamie Merva
Marita Miprano
Robert Nardone
Crystal Neallittle
Matthew Nelson
Eric Palmer
Laura Paragona
Bobby Parker
Donna Pilon
Gerald Poindexter
David Pommer
Matthew Porter

Robert Recker
Mary Reed
Mitchell Rothschild
Brian Sampley
Christine Scott
Rennie Stone
Petrina Supler
Jithin Thomas
James Thompson
Jacklyn Tweeten
Kim Vance
William Vilardo
William Warren
Kathrine West
Andrew Whitely
Melissa Whitt
Lynn Wojtowicz
Lucas Wood
Miles Yoshida
Jonathan Zyznar



The 2013 Convention has been rerouted to
EXCITING NEW ORLEANS



Mark Your Calendar!

2013 CONVENTION DATES & DESTINATION CHANGED

New Dates: June 2-5, 2013
New Destination: Hilton Riverside, New Orleans, Louisiana
 Join us in the city famous for fantastic food, music and a party atmosphere!

For details regarding the change of venue for our Convention, visit the Agency Resource Center.
www.allife.com/arc/spotlight.aspx

■ Outlook



Susan Fuldauer
*Vice President of
 Public Relations Field Operations*

Public Relations: Blazing the Trail

Trailblazer: by definition, one that blazes a trail, an innovative leader in a field, a pioneer. This could very well be the definition of our Public Relations team. While we connect with and service our niche markets, our representatives are on a constant search for new ways to make new connections with working families. As the pioneers of old kept pushing into new frontiers, so our PR team goes, blazing new trails in search of additional opportunities to generate quality leads for our agency partners.

One of our goals as we move into 2013 is to find those new connections, to find yet another pathway where working families are connected. We know that what we do through activism, advocacy, financial support and benefits makes a difference in our workers' lives. Through our benefits, we protect and support our working families. What we do is important and our PR team understands the value that our lead provides not just to our agency force, but to our families, as well. That's driven home each time a claim check is delivered.

Team PR will never exist as its own entity. It takes a solid partnership with our agency sales force that protects our current group relationships through a mutual respect for the membership we have the privilege to serve. With that partnership, we also have a shared goal of identifying new opportunities for lead generation that will create future growth. Additionally, we have weekly peer to peer communications within Team PR to glean information on new opportunities within our current markets. Our Washington, DC office keeps us connected politically, providing new relationships to be developed and current relationships to be strengthened through our unyielding support for the working family agenda. We are relentless in creating and maintaining those critical relationships needed to not only build but also maintain our lead inventory. We understand the value that the lead has

for the growth of the company. It is the seed that provides the opportunity for our partner agents. The lead grows the referral tree and ultimately the POS branches.

“We are relentless in creating and maintaining those critical relationships needed to not only build but also maintain our lead inventory.”

As we close out 2012, we are already looking to 2013, to solidifying our current relationships and to uncovering new connections we can make to further develop our current markets and reach out into untouched groups.

We are trailblazers. We are sharpening our tools and planting those all important seeds that will provide future growth for us all.

SA

NAME	#	SGA	NAME	#	SGA
Victoria Wippich	5	Chris Hernandez	Sara Alvarez	2	Eric Cochran
Rajendra Narine	4	Giglione-Ackerman	Jennifer Leonard	2	Eric Cochran
Benjamin Gilbert	3	Steve Friedlander	Robin Delahoussaye	2	Cohen-Cohen
Katie Cetina	3	Jatoft-Foti	Gretchen Spain	2	Brandon Cooley
Rainiel Germosen	3	Cisco Perez	William Brookshire	2	Richard Correa
Mark Diebolt	3	Paul Rumbuc	Amie McCracken	2	Richard Correa
Lisa Smith	3	Scott Sonnenberg	Christian Adkins	2	Cunningham-Weatherspoon
Denise Hewison	3	Surace-Smith	Steven Chen	2	Cunningham-Weatherspoon
Eric Peyton	3	Surace-Smith	Joshua Fitzgibbon	2	Cunningham-Weatherspoon
Jonathan Tomko	3	Surace-Smith	Ashley Gregg	2	Cunningham-Weatherspoon
Dustin Brooks	3	Jeffery Thiel	Tia Willoughby	2	Cunningham-Weatherspoon
George Angulo	2	Altig-Orlovic	Ronald Esmon	2	Joseph Diecedue
Yihao Chen	2	Altig-Orlovic	Christopher Akins	2	Laura Fisher
Virginia Lee	2	Altig-Orlovic	Joseph Tierno	2	Laura Fisher
Starlet Luzon	2	Altig-Orlovic	Richard Troop	2	Laura Fisher
Brendyn Muise	2	Altig-Orlovic	Andrew Paogofie	2	Steve Friedlander
Randy Ocampo	2	Altig-Orlovic	Ronnie Patea	2	Steve Friedlander
Brian Sampley	2	Altig-Orlovic	Altaf Drew	2	Giglione-Ackerman
Michelle Crowe	2	Simon Arias	Valerie Cormier	2	Steve Greer
Carlos Myers	2	Slav Bitman	Viona Lestage	2	Steve Greer

GA continued

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Nadezhda Vitchev	2	Cindy Furer	Karolina Debek	2	Sabrina Lloyd	Ayman Elsalhy	2	Williams-Zophin
Michael Gerstein	2	Giglione-Ackerman	Brandon Baker	2	Travis Moody	Brian Jerome	2	Williams-Zophin
Mark Danner	2	Steve Greer	Kyle Taylor	2	Travis Moody	Madai Price	2	Williams-Zophin
Jordan Freeman	2	Steve Greer	Jarred Sykes	2	Eric Neal	Amanda Zophin	2	Williams-Zophin
Tim Schroeder	2	Steve Greer	Brian Hutchings	2	Oldham-Bianchi	Juan Cardona	2	Bob Wingate
Thomas Soloweyko	2	Steve Greer	Jesse Spencer	2	Oldham-Bianchi	Jeremy Hernandez	2	Bob Wingate
Edward Davidson	2	Mark Hancock	Alisha Armand	2	Theodore Pappas	Michael Roe	2	Bob Wingate
Cory Hobbs	2	Mark Hancock	David Rigney	2	Scott Rehberg			
Carlos Otero-Villalba	2	Matt Henderson	Darrell Nelsen	2	Tiffany Roland			
Reuben Rios-Cruz	2	Matt Henderson	Patrick O'Brien	2	Paul Rumbuc			
Larry Finch	2	Matthew Hogan	Brian Allt	2	Imran Satti			
Kristan McConnell	2	Matthew Hogan	Keith Coscia	2	Surace-Smith			
Charles Mickens	2	Matthew Hogan	Matthew Cosic	2	Surace-Smith			
Milena Arceo	2	Jatoft-Foti	Tony Geer	2	Surace-Smith			
Harold Durana	2	Jatoft-Foti	Kevin Holtz	2	Surace-Smith			
Joshua Franco	2	Chris LaFond	Christopher Newman	2	Surace-Smith			
Christine Jesoraldo	2	Chris LaFond	Anthony Theriault	2	Surace-Smith			
Dennis Urbanowski	2	Chris LaFond	Daniel Doherty	2	Jeffery Thiel			
Kasie Greenwalt	2	Michael LiBassi	Justin Wise	2	Jeremy Welch			

GA

NAME	#	SGA	NAME	#	SGA
Jacqueline Kosalek	7	Oldham-Bianchi	London Burnett	5	Surace-Smith
Peter VanDerWesthuizen	6	Richard Correa	David Guzman	5	Surace-Smith
Tevita Tupouniua	6	Steve Friedlander	Steve Marker	4	Altig-Orlovic-Hay
John Napiza	6	Jatoft-Foti	Prentiss Parker	4	Cohen-Cohen
Ashley Delevieuleuse	6	Philip Prata	Darren Danico	4	Laura Fisher
Daniel Rapp	6	Jeffery Thiel	Tere Diamond	4	Steve Friedlander
Kyle Wrobel	5	Cunningham-Weatherspoon	Cynthia Schneiderman	4	Sabrina Lloyd
Vatapuia Vavau	5	Steve Friedlander	Jennifer Kinder	4	Dorian Oldham
Tamecka Dixon	5	Giglione-Ackerman	Jasmine Milton	4	Bob Olson
Eluercia Guzman	5	Maria Greene	Bruce Kaminski	4	Alex Roland
Donald Dowbor	5	Mark Hancock	DeAnthony Hartman	4	Paul Rumbuc
Alexander Dorey	5	Imran Satti	Daniel Walton	4	Surace-Smith
Kristopher Washington	5	Scott Sonnenberg	Josh Wheeler	4	Surace-Smith
			Rachel Wade	3	Eric Cochran
			Craig Winkelman	3	Cohen-Cohen
			Gian-Paolo Diberardo	3	Brandon Cooley
			Brooke Spain	3	Brandon Cooley
			Todd Glazer	3	Joseph Diecedue
			Thaddeus Stansberry	3	Joseph Diecedue
			Lorenzo Lameko	3	Steve Friedlander
			Scott Davison	3	Steve Greer

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Doreen Ryan-Foti	14	Jatoft-Foti	Sebastian Kazek	5	Matt Henderson	Travis Picklesimer	4	Surace-Smith
Brett Gryska	12	Oldham-Bianchi	Rebecca Klebsch	5	Chris Hernandez	Nicholas Zangardi	4	Surace-Smith
Mathew Hart	11	Surace-Smith	Robert Janev	5	Sabrina Lloyd	Christopher McMenomy	4	Jeffery Thiel
Zachary Hart	11	Surace-Smith	William Parmeter	5	Oldham-Bianchi	Aaron Ralston	4	Jeremy Welch
Angel Sanchez	10	Scott Sonnenberg	Richard Henry	5	Alex Roland	Noel Rose	4	Williams-Zophin
Ofa Tupouniua	8	Steve Friedlander	Steven King	5	Paul Rumbuc	Dwelyn Smith	4	Bob Wingate
Michael Laramie	8	Steve Greer	Nigel Crowe	5	Williams-Zophin	Hunter Houvener	3	Altig-Orlovic
Timothy Kieran	8	Chris LaFond	Kyle Johnson	5	Williams-Zophin	David Iriye	3	Altig-Orlovic
Ransey Vazquez	8	Bob Olson	Kevin Appasamy	4	Altig-Orlovic	John McGrath	3	Altig-Orlovic
Elias Hazen	8	Surace-Smith	Blake Higuchi	4	Altig-Orlovic	Peer Shmelzer	3	Altig-Orlovic
Mack Doby	7	Joseph Diecedue	Christopher Hintz	4	Altig-Orlovic	Ryan Stenglein	3	Altig-Orlovic
Ryan Hall	7	Laura Fisher	Nicholas Lorence	4	Altig-Orlovic	Matthew Willrodt	3	Alt-Orl-Venekamp
Stephen Hill	7	Steve Friedlander	Jonathan Maust	4	Altig-Orlovic-Hay	Michael Clemente	3	Simon Arias
Magda Figueiredo	7	Giglione-Ackerman	Matthew Diulus	4	Simon Arias	Brian Welsh	3	Simon Arias
Matthew Girard	7	Maria Greene	Michael Woods	4	Slav Bitman	Patrick Knouse	3	James Bailey
Zach Otto	7	Sabrina Lloyd	Byron Paz	4	Josh Chalom	Christine Weatherspoon	3	Mark Beckford
Raymond Risucci	7	Dorian Oldham	Stacey Davis	4	Samantha Chui	Kellen Cuttance	3	Slav Bitman
Stephen Jubrey	7	Oldham-Bianchi	Kiet Truong	4	Cohen-Cohen	Jordan Chalom	3	Josh Chalom
Robert Shafer	7	Scott Rehberg	Jesse Remby	4	Scott Davis	Herman Fennell	3	Samantha Chui
Caleb Douce	7	Jeffery Thiel	Ricardo Grandt	4	Laura Fisher	Astrid Cartagena	3	Eric Cochran
Henry Ingraham	7	Williams-Zophin	Andre Hawthorne	4	Laura Fisher	Kody Kramme	3	Eric Cochran
Andrew McQuade	6	Richard Correa	Simon Rolland	4	Steve Friedlander	Tiffany Madsen	3	Eric Cochran
Joshua Jackson	6	Joseph Diecedue	Craig Strompf	4	Cindy Furer	Marko Jankovic	3	Cohen-Cohen
Carl Nazaire	6	Giglione-Ackerman	Mark Corkrean	4	Steve Greer	Jared Cleckner	3	Brandon Cooley
Moswen Taylor	6	Mark Hancock	Cara DeFiore	4	Chris Hernandez	Krista Thieme	3	Brandon Cooley
Richard Nicholson	6	Jeremy Harbin	Brandon Teter	4	Matthew Hogan	Kyle Klipp	3	Richard Correa
Marian Sertler	6	Sabrina Lloyd	Jake Yagjian	4	Chris LaFond	Eric LaBossiere	3	Chad Deley
Brent Arbour	6	Cisco Perez	Mark Kukielski	4	Eric Neal	Randall Cook	3	Joseph Diecedue
George Noujaim	6	Philip Prata	Bryan Peters	4	Eric Neal	Sharif Grays	3	Cindy Furer
Robert Kanaan	6	Imran Satti	Cherie Adams	4	Bob Olson	Kenneth Greer	3	Steve Greer
Emmanuel Villasenor	6	Bob Wingate	Melne Lewis	4	Bob Olson	Samuel Cohen	3	Fred Hadayia
Troy Plummer	5	Altig-Orlovic-Hay	Levar Morgan	4	Theodore Pappas	Mitch Duplantis	3	David Hausman
Stephen Jeung	5	Cohen-Cohen	Ryan Wilson	4	Philip Prata	Jessica Wilhite	3	Matthew Hogan
Jimmy Tchen	5	Brandon Cooley	Darcy Schrieber	4	Paul Rumbuc	Sarai Castanon	3	Jatoft-Foti
Lucky Faaititi	5	Steve Friedlander	Rodney Ward	4	Paul Rumbuc	Brooklyn Stillwagon	3	Christopher Jordan
Evan Holzhauser	5	Giglione-Ackerman	Robert Dunn	4	Surace-Smith	Carlo Bonifazi	3	Bob Olson
Richard Barbour	5	Steve Greer	Darron Hacker	4	Surace-Smith	Natalie Linker	3	Bob Olson
John Hancock	5	Mark Hancock	Matthew Parks	4	Surace-Smith	Jason Bratin	3	Theodore Pappas

CODES

The minimums for recognition are:
SA & GA – at least two codes during the month
MGA – at least three codes during the month

This list recognizes SAs, GAs, and MGAs for the number of new agents who were coded under their hierarchy for the month.



Mike Sheets
Director of
Needs Based Sales

The Money Cycle

In the field, there's one thing that makes the biggest impact on whether an agent writes business that day more than anything else.

The biggest factor is simple: **Presentations.**

Nothing happens until you give a presentation. Preparation is important. Drop bys, phone calls, appointment booking from the field, smart scheduling, and more go into setting up a great day in the field, but the biggest win comes when you give a presentation.

You can't win if you're not in the game, and the only position to win in the field is when you are giving a presentation.

If you want to help more families and make more sales, you have to give more presentations. And if you want to give more presentations, you have to have more appointments booked. You also have to have more of the *right* appointments booked, and without a doubt, the best appointment is a referral appointment.

Don't get me wrong, any lead truly is a good lead. It's simply a reason to speak with someone, and a reason to help a family. But when it comes to referrals, the same amount of work goes farther. Over the past few months, referrals have had a closing ratio 35% *higher* than any other lead: 35% of your "nos" turned into "yeses!" just because they were referrals.

It's the money cycle: More Referrals = More Presentations = More Sales.

And with the laptop presentation, getting referrals has never been easier. All you have to do after each No-Cost video is simply ask, "Who do you want to sponsor *first?*" Then say, "Who's next?"

That's it. Those two sentences will dramatically increase your referral collection, which will increase your presentations, and we all know where that leads! When you log your referrals into the laptop, you also get more.

“If you want to help more families and make more sales, you have to give more presentations.”

Don't forget to use the Laptop on Demand website to also see referral collection in action. You can see referrals collected from all the No-Cost videos, and also see how to give a referral presentation (see page 14).

Whatever your goals are for the 4th quarter, the more presentations you give, the bigger impact you will have. And the more referrals you have to work, the more presentations you will give!

www.aillaptopondemand.com



I OBJECT!

In a perfect world, every presentation ends in a sale. It doesn't always work that way in real life. An objection is your prospect telling you why he/she isn't ready to commit to the needed protection for their family.

MOST COMMON OBJECTIONS:

- "I ALREADY HAVE INSURANCE."**
Remind them that the Needs Survey has clearly established the need. You used their input to identify gaps in their existing coverage and presented solutions to those needs.
- "I WANT TO THINK ABOUT IT."**
Procrastination isn't really an objection; it's masking another concern. Ask questions to get to the true reason.
- "I'M NOT INTERESTED."**
This also isn't really an objection; it is pointing to another concern. Listen to what the prospect has to say, then ask questions to get to the true reason.

In almost every case, the previous objections are masking the real concern:

- "I CAN'T AFFORD IT."**
This is a legitimate objection, but the Needs-Based Presentation can help you handle it. Reduce the coverage face amounts, one item at a time, for the proposed insured and the spouse (if applicable). Recalculate and see if that makes the customer more comfortable. The key point is to leave the full needs picture in place and reduce the cost. Do not take away any of the products.

To see an entire role-played presentation, including the expanded and revised Objections/Down Closing segment, visit www.aillaptopondemand.com



AIL LAPTOP ON DEMAND

**I WANT NEEDS-BASED
LAPTOP TRAINING
AND I WANT IT NOW!**



Supplemental multi-media training on the AIL Needs-Based Sales Presentation is available at
WWW.AILLAPTOPONDEMAND.COM

WHO: Field Agents
Email = sales@aillife.com PW = LaptopNow
Agency instructors, talk to your manager or Needs-Based Trainer for log-in credentials.

WHAT: An entire role-played Union presentation

View the whole thing or select specific portions

Establishing Rapport
Introductory Offers
The Needs Analysis Survey
Presenting the Needs
Handling Objections and Down Closing

Button-Up – helps ensure that your customer understands and is comfortable with the purchase
In-Home Recruiting – whether you make a sale or not, you can leave helping someone possibly launch their next career

Quality of Business – tips to ensure your business issues quickly
Self-Help Needs-Based Quiz – test yourself to pinpoint portions of the training you may want to review
Insightful commentary throughout – not just how, but why
Extensive Documents Section – scripts and help documents, Laptop Training Handbook, eApp Users Guide

WHEN: Whenever you want it, online 24/7

WHERE: On your laptop and the most popular Internet-enabled smart phones, tablets and PDAs

WHY: Being comfortable and confident with the Needs-Based Presentation raises your credibility and professionalism!

Direction



Domenico Bertini

Vice President of Field Operations

Action Exercises for 2013

Know the true value of time; snatch, seize, and enjoy every moment of it. No idleness, no laziness, no procrastination: never put off till tomorrow what you can do today. — Lord Chesterfield

As we approach the end of 2012, we are also approaching the season of New Year's resolutions, all those decisions we make for change as of the 1st of the year, and almost none of them get implemented. Been there yourself?

If you have, I propose a new way of making good changes:

1. First things first: you need to identify the primary cause for where you are today, so you can do different things to get better results in the future. Normally, this is done going backwards. For instance, if you are not making enough sales, you just look at the number of appointments and presentations you are making weekly and then decide you need to see more people through getting more referrals. Easy, no?
2. Take control of your life. Stop thinking that you are working for American Income/National Income or your SGA. You are working for yourself. You are the President and CEO of your own company and you have a commitment to grow your company and your people. Start acting like a CEO.
3. Think about what you think most of the time. If it has nothing to do with your business, how to improve your life and the lives of the people around you — family, friends, neighbors, etc. — you need to change your thinking immediately. Identify the values, qualities of other people that you most admire, and take actions to incorporate those attributes into your value system. Think about those times

when you really felt good about yourself. What did you do then, what did you say, how can you create more of the experiences that give you your greatest feelings of self-esteem?

“It's not too early to start thinking and planning.”

4. As the end of the year approaches and 2013 is at the door, what were your greatest fears in 2012? How would you have behaved in those moments, if you had no fear at all? What would you do going forward, if you had no fear at all? I would ask anyone I meet to buy life insurance. It's only a matter of time until everyone's going to need it, and since it is a matter of time, the only way you can beat time at its game is to anticipate it. Buy now, not later.
5. Start doing the things that feed your mind with more of the thoughts, words, people and pictures that are more consistent with the very best person you could and want to be.

What goals do you want to achieve in 2013? It's not too early to start thinking and planning.



LEADERSHIP ACADEMY

Capacity Crowd Attends Final Leadership 101 in 2012

The Conference Center at Torchmark's McKinney campus hosted 140 SAs and GAs for the final 2012 Leadership 101 session September 18-20. In addition to members of the AIL/NILICO management team, attendees heard presentations from Regional Sales Directors Steve Kafkis, Martin Groves and Needs-Based Director Mike Sheets.

SGA Steve Greer addressed the group about various aspects of recruiting on Day 1. On Day 2, SGA and Executive Council member Bob Olson shared his insights on the role the 15% Bonus plays in the development of new Agents. Matt Henderson, SGA and Executive Council member, talked about team development on Day 3.

The 2013 Leadership Academy calendar is still in development.



SGA and Executive Council member Bob Olson on Day 2



Regional Sales Director Steve Kafkis, CEO Roger Smith, 101 attendee Dean Jensen (Greer Agency) and SGA Steve Greer chat during the morning break on Day 1



SGA and Executive Council member Matt Henderson on Day 3

"Leaders don't wait. They shape their own frontiers." — Anonymous



Rob Falvo
Executive Vice President
AIL & NILICO

Managing ABOVE the Expectation

"Pride is a personal commitment. It is an attitude which separates excellence from mediocrity."

In my experience, being a member of any team requires a sense of pride — pride in yourself, the other members of your team, and in the day-to-day activities executed together with the team.

It's amazing what we as a team/company have accomplished and what we will accomplish when there is a shared sense of pride in everything we do, both together and apart.

Take a moment to consider this.

I'm sure it won't be hard to identify a time where your own pride contributed to the success of your team or a team you played on or group you were a part of.

Pride is an infectious motivator. It helps to lift up when there might otherwise be a reason to be down. It causes an entire team to focus on quality execution. It may even be the single difference between your team's success and failure at times.

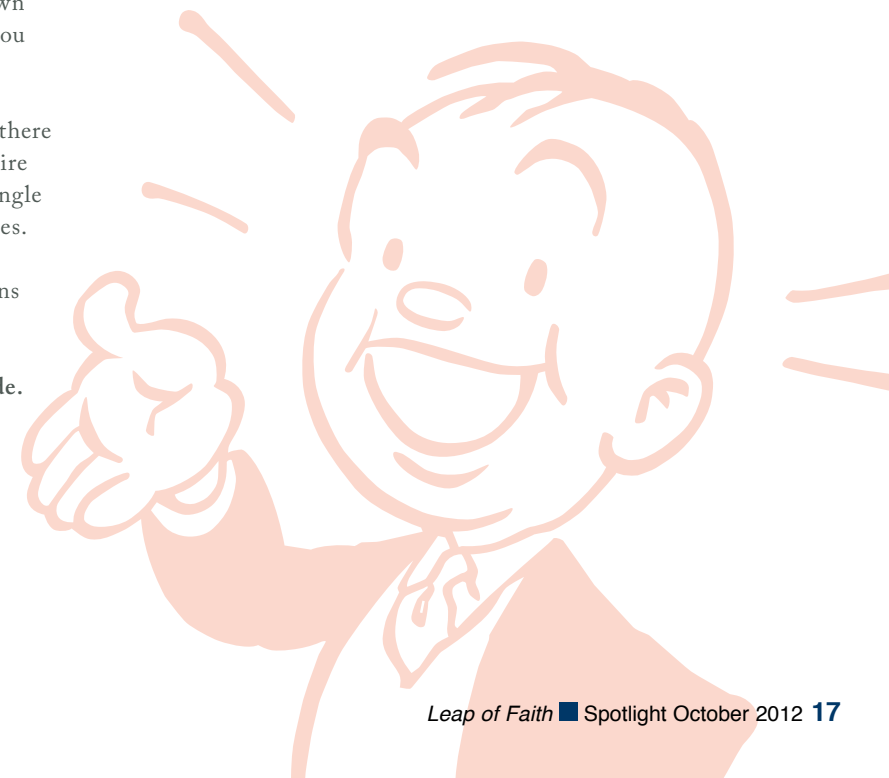
Despite, or maybe as a consequence of this, the team owns the results of their efforts.

Team pride is the natural consequence of individual pride.

- Confront ourselves and people with reality
- Focus on ACTUAL performance
- Insist on meeting tough standards

- Transfer ownership of performance to the performer
- Have productive conversations
- Support and coach
- Ask the following questions:
 1. Is this the best we can do?
 2. Where do we go from here?
 3. What does great results/performance look like?

I began with a quote by William Blake because it encapsulated the essence of the fundamental way of 'me' thinking that produces 'we' thinking. **"Pride is a personal commitment."**



RU in da club?

To gain VIP access to Da Club, you gotta 'Like' The official Company Page of American Income Life Insurance Company. If you've already 'Liked' the page, dont sweat. You're at the front of the line.

facebook.com/AIL.NILICO



Scan me to go to da club.

Update

Closer to the Heart



Casa Esperanza receives \$20,000 donation

By Jordan Ecarma
Photos by Thomas Kelsey

Local homeless center Casa Esperanza received a donation of more than \$20,000 from a Texas-based insurance corporation when some of its employees recently visited Santa Barbara for a company retreat.

"I expected a couple hundred," said John "JB" Bowlin, a Casa Esperanza volunteer coordinator. "My jaw dropped in a great way when they said how much they were giving."

American Income Life, an insurance company that's part of Torchmark Corp., sends its employees on company retreats four or five times a year. Calling themselves "Closer to the Heart," the members of this particular group find ways to give back to each community they visit. For the Santa Barbara trip, 11 volunteers from Closer to the Heart donated time as well as money, serving lunch to the homeless in Casa Esperanza's community kitchen on Tuesday.

On an average day, about 200 people are served at the lunch, Mr. Bowlin said.

"This is more than I thought it would be. They were so gracious with giving their time," Mr. Bowlin said of the Closer to the Heart group. "I think it's wonderful that they're really digging in and doing great work."

While planning the company retreats, the group specifically looks for ways to volunteer during the visit. "We search for local grassroots organizations where we can pitch in to help those in need," American Income Life representative Heidi Diecedue said. "We like to make the communities better than they were when we came." Ms. Diecedue, who contacted Casa Esperanza around two months ago to schedule the lunch, called volunteering at the center a "team-building experience."

Since the American Income Life representatives are from all around the country, volunteering brought them together and helped them to build friendships, she said.

Besides providing funding and serving lunch, the group donated professional clothing to Casa Esperanza, which is both an emergency center and a place that helps individuals connect locally and find a permanent place to live.

"What a great day," noted Imelda Loza, associate executive director at Casa Esperanza. "With the lack of support all nonprofits face, having a donation like this was very needed. We're very grateful to American Income Life for their generosity."

Casa Esperanza, founded in 1999, is located at 816 Cacique St. For more information, go to www.casa-esperanza.org.

The following is an excerpt from an email received at the home office:

"On behalf of Casa Esperanza Homeless Center I would like to thank everyone from Torchmark's (American Income Life Insurance Co.) volunteer team "Closer to the Heart", for the time volunteering and donations, both monetary and of professional clothing. I was able to have lovely conversations with your team and share with them the services that we provide at the Center. Many members from Torchmark-AIL talked with guests of the Center, shared stories and personally saw how we are able to care for the homeless in our community. I believe that along with being a team building experience for the Closer to the Heart volunteers, a seed was planted to continue this great volunteerism across the country. We deeply appreciate the support at the Center. The clothing that was donated has already touched peoples' lives, giving them a huge boost in their self-esteem for interviewing."

— John "JB" Bowlin
Volunteer Coordinator
Casa Esperanza Homeless Center

glassdoor™

an inside look at jobs & companies

Career seekers use the Internet to research and investigate our Company. That's why we're encouraging your help to keep AIL's and NILICO's Internet reputation positive. One new way you can do that is by posting a positive review about our Company on Glassdoor.com.

Glassdoor.com provides a free inside look at jobs and companies, all posted anonymously by employees/agents and job seekers. In the first two quarters of 2012, American Income Life's Glassdoor profile received 84,220 page views, indicating job seekers use it as a top resource for information about our Company.



Posting a review is simple and fast:

1. Go to <http://www.glassdoor.com/Reviews/American-Income-Life-Reviews-E107579.htm>
2. Click on 'Post a Review'
3. Type in your information in the designated fields, then click 'Submit Review'.

Keeping our Internet reputation positive helps you with recruiting and retention!



Michael Foley, Executive Director of Casa Esperanza, holds a check for \$20,300 donated by American Income Life. With him are (from left): Nancy Surace, Lori Hutchinson, Peggy Smith, Barbie Coleman, Heidi Diecedue, Doreen Foti, Brenda Hadayia, Lisa Olson and Brittany Henderson. Volunteers not pictured: Natalie Plescia and Kevin Smith.



The Closer to the Heart team served lunch to Casa Esperanza residents on Tuesday, October 2.

**NEW
IMPROVED!**



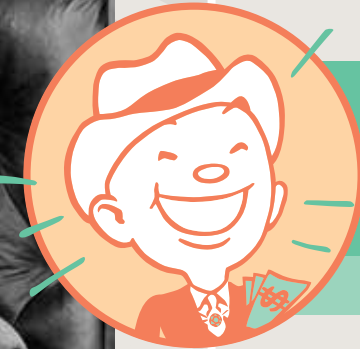
PERSONAL RECRUIT - PRODUCTION BONUS -

3 = 5* (We'll explain!)



The NEW Personal Recruiting Bonus is underway! This bonus allows every single AIL-MILICO agent the chance to offer "Opportunity Unlimited" to a personal recruit, plus earn a bonus... yet not necessarily have to enter into a management contract and train or oversee the recruit! Though we're sure by now your SGA has outlined this exciting bonus, here is how it works and how YOU can get the most out of it!

All coded agents, both personally producing and those in management, are eligible for this bonus. To be eligible, all personally recruited agents must be recruited and "hired" (see definitions next page) before December 31st, 2012. There is an on-line confirmation form that you, the recruit and your SGA are required to file with Home Office for each recruit. This bonus kicks in as your recruit(s) achieve the production objectives by March 31st, 2013.



3 = 5*

Here's how it works.

- FIRST CODE:**
 - \$200 When recruit hits \$1,500 NET ALP Career level
 - \$300 When recruit hits \$5,000 NET ALP Career level
 - \$500 When recruit hits \$10,000 NET Career level
 - \$1,000 Total Bonus Code One
- SECOND CODE:**
 - \$200 When recruit hits \$1,500 NET ALP Career level
 - \$300 When recruit hits \$5,000 NET ALP Career level
 - \$500 When recruit hits \$10,000 NET Career level
 - \$1,000 Total Bonus Code Two
 - \$2,000 Total Bonus To Date
- THIRD CODE:**
 - \$500 When recruit hits \$1,500 NET ALP Career level
 - \$1,000 When recruit hits \$5,000 NET ALP Career level
 - \$1,500 When recruit hits \$10,000 NET Career level
 - \$3,000 Total Bonus Code Three
 - \$5,000 Total Bonus To Date

***See? 3 = 5
3 Recruits = \$5K!**

Note: the two \$1,000 levels have to be achieved before the \$3,000 bonus level would be payable.



AND HERE'S THE REALLY COOL PART:

Say you get the full \$5,000 and you code more personal recruits. The bonus starts over with another opportunity to earn \$1,000 per recruit or another \$5,000 for three! Or how about recruit 6 personal recruits for \$10K. Envision 12 personal recruits for \$20K? Think of what this extra income could mean to you and your family. The bonus earned on three personal recruits could take care of your entire holiday gift list! Or pay off that credit card, pay for a sweet vacation, etc.

Recruits that DO COUNT:



Personal acquaintances, friends, family, neighbors, bartenders, waitresses, mall workers, the guy behind you at the convenience store, unique or special recruiting efforts AND referrals obtained from in-home recruiting on the laptop!

Recruits that Wouldn't Count:



RMS, newspaper, career fairs, Internet postings, colleges - in other words current, traditional recruiting methods.

"Hired" = Approved for contract and in the SGA's recruiting pipeline.



Ya gotta love it when you can make 3 = 5! And remember, all personal recruits have until March 31, 2013 to meet the production objectives! Talk to your SGA if you have questions on how the bonus eligibility works.

Individual Producers



1. Tevita Tupouniua
Auckland, NZ



2. Katie Massart
Calgary, AB



3. Joshua Dishong
Columbus, OH



4. Ryan Kendl
Santa Fe Spgs., CA



5. Wendy Pierre
Plantation, FL



6. Rolando Mararac
Renton, WA



7. Anthony Stephens
Edmond, OK



8. Brian Gilmore
Pittsburgh, PA



9. Christopher Williams
Pittsburgh, PA



10. Dennis Munro
Auckland, NZ



11. Michaela Sertler
Schaumburg, IL



12. Scott Hanna
West Palm Beach, FL



13. Robert Simmen
Woodridge, IL



14. Roghie Hassan Loo
Toronto, ON



15. Sean Grant
Woodridge, IL



16. Benton Tong
Los Angeles, CA



17. Michael Sudzina
Fishers, IN



18. Todd Homer
Rochester, NY



19. Sione Maumau
Auckland, NZ



20. Jeremiah Wiskeman
Pittsburgh, PA

IceBreakers

Mynor Lemus
Woodridge, IL
\$15,022 Net ALP
Ransay Vazquez MGA
Bob Olson SGA

Cheryl Memory
Rochester, NY
\$14,244 Net ALP
Stephen Jubrey MGA
Oldham-Bianchi SGA

Ellen Schultz
Rochester, NY
\$13,903 Net ALP
Brett Gryska MGA
Oldham-Bianchi SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

September Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Tevita Tupouniua	\$36,737		70.5	Ofa Tupouniua	Steve Friedlander
2.	Katie Massart	27,239		92.5	John McGrath	Altig-Orlovic
3.	Joshua Dishong	24,981		70.0	Zachary Hart	Surace-Smith
4.	Ryan Kendl	24,762		78.6	Nicholas Lorence	Altig-Orlovic
5.	Wendy Pierre	24,671	94		Nigel Crowe	Williams-Zophin
6.	Rolando Mararac	23,604	92		Volodymyr Derevyanyy	Altig-Orlovic
7.	Anthony Stephens	23,133		80.7	Justin Germany	Dan Rubio
8.	Brian Gilmore	21,915		82.9	James Keefer	Simon Arias
9.	Christopher Williams	21,633		90.5	Christopher Williams	Simon Arias
10.	Dennis Munro	20,589		100.0		Steve Friedlander
11.	Michaela Sertler	19,227	91		Robert Janev	Sabrina Lloyd
12.	Scott Hanna	19,175		75.9		Williams-Zophin
13.	Robert Simmen	18,220		85.0	David Wang	Bob Olson
14.	Roghie Hassan Loo	17,450		79.9	Byron Paz	Josh Chalom
15.	Sean Grant	17,381		85.1	Melne Lewis	Bob Olson
16.	Benton Tong	16,856		85.3		Cohen-Cohen
17.	Michael Sudzina	16,761	100			Cunningham-Weatherspoon
18.	Todd Homer	16,746	84		Stephen Jubrey	Oldham-Bianchi
19.	Sione Maumau	16,738	94		Ofa Tupouniua	Steve Friedlander
20.	Jeremiah Wiskeman	16,628	97		Justin Adams	Simon Arias
21.	Ronald Rivera	16,363		84.8		Cohen-Cohen
22.	Carmela Pellen	16,220		88.6		Dorian Oldham
23.	Faleuseni Maumau	16,076	94		Ofa Tupouniua	Steve Friedlander
24.	Matthew Fought	15,352	95		Matthew Diulus	Simon Arias
25.	Kevin Ishikane	15,209		77.6	Daven Hermosura	Altig-Orlovic
26.	Nicholas Moore	15,184		75.5	Stephen Jubrey	Oldham-Bianchi
27.	Mynor Lemus	15,022	98		Ransay Vazquez	Bob Olson
28.	Arie Davis	14,778	89		Kyle Johnson	Williams-Zophin
29.	Yolette Mompont	14,733	94		Noel Rose	Williams-Zophin
30.	Erez Shabtay	14,596		84.9	Cherri Xie	Altig-Orlovic
31.	Roosevelt Jeanty	14,551		80.2	Henry Ingraham	Williams-Zophin
32.	Lily Tchen	14,512		77.1		Cohen-Cohen
33.	Cheryl Memory	14,244	100		Stephen Jubrey	Oldham-Bianchi
34.	Trevor Mayer	14,202		88.9	Nicholas Lorence	Altig-Orlovic
35.	Ellen Schultz	13,903	100		Brett Gryska	Oldham-Bianchi
36.	Tone Munro	13,860		82.0		Steve Friedlander
37.	John Salvaggi	13,588	91		Matthew Parks	Surace-Smith
38.	Kenneth Rienth	13,521	95		Thomas Vena	Simon Arias
39.	Ryan Coleman	13,490	100		Thomas Vena	Simon Arias
40.	Yvette Nelson	13,419	86		Justin Adams	Simon Arias
41.	James Thompson	13,337	94		Dustin Dunlap	Surace-Smith
42.	Jeremy Parks	13,302	100		Bryan Peters	Eric Neal
43.	Andrew Sunkin	13,259		83.9	Ariana Jones	Theodore Pappas
44.	Austin Soboleski	13,226		74.3	James Keefer	Simon Arias
45.	Max Quasem	13,090		89.6		Cohen-Cohen
46.	Devin Jump	13,022	92		Ryan McIntosh	Altig-Orlovic
47.	Melissa Quintal	12,964	84		Mack Doby	Joseph Diecedue
48.	Daniel Maslanka	12,951	94		Andrew Pratt	Cunningham-Weatherspoon
49.	Tibor Simon	12,777		84.6	James Raymond	Altig-Orlovic
50.	Corey Moore	12,703	87		Kathryn Chaisson	Christopher Hernandez

ALL TIME RECORD: ALAN SEDAGHAT \$93,626 Net ALP

YTD Production

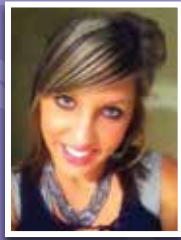
Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Alan Sedaghat	\$381,620		87.0	Bobby Gujral	Altig-Orlovic
*2.	Joshua Dishong	207,485		70.0	Zachary Hart	Surace-Smith
*3.	Daniel Toshner	193,685		84.3	Joshua Olin	Altig-Orlovic
*4.	Katie Massart	190,617		92.5	John McGrath	Altig-Orlovic
*5.	Tevita Tupouniua	189,423		70.5	Ofa Tupouniua	Steve Friedlander
*6.	Jesusdieu Portilus	181,397		77.2	Fritznel Octave	Williams-Zophin
*7.	Lily Tchen	178,771		77.1		Cohen-Cohen
*8.	Max Quasem	168,632		89.6		Cohen-Cohen
*9.	Ryan Kendl	163,566		78.6	Nicholas Lorence	Altig-Orlovic
*10.	Roghie Hassan Loo	148,618		79.9	Byron Paz	Josh Chalom
11.	Roosevelt Jeanty	142,404		80.2	Henry Ingraham	Williams-Zophin
12.	Richard Luzaich	140,214		95.9		Altig-Orlovic
13.	Erez Shabtay	135,345		84.9	Cherri Xie	Altig-Orlovic
14.	Tone Munro	134,949		82.0		Steve Friedlander
15.	Ronald Rivera	132,967		84.8		Cohen-Cohen
16.	Bruce Tan	129,490		88.1	Christopher Clark	Altig-Orlovic
17.	Amy Shui	129,436		86.4		Giglione-Ackerman
18.	Michael Burningham	127,216		90.5	Richard Mansfield	Altig-Orlovic
19.	Majjargal Sukhbaatar	124,599		94.4		Samuel Lasala
20.	Samvel Tigranyan	116,274		82.8	Erik Graham	Cohen-Cohen
21.	Mark Neilson	112,174		80.7	Nicholas Lorence	Altig-Orlovic
22.	Joey Kennedy	109,220		76.7	Ashlynn Orng	Altig-Orlovic
23.	Timothy Cruise	106,664		76.0		Altig-Orlovic
24.	Justin Germany	105,047		77.6	Justin Germany	Dan Rubio
25.	Bradley Weigand	103,418		86.3	Bradley Weigand	Surace-Smith
26.	Samson Adelufosi	103,184		85.9		Giglione-Ackerman
27.	Andrew Sunkin	102,631		83.9	Ariana Jones	Theodore Pappas
28.	Brian Gilmore	102,191		82.9	James Keefer	Simon Arias
29.	Dominic Okonta	102,001		73.1	Syed Quadri	Theodore Pappas
30.	Casey Sperzel	99,493		71.3	James Allen	Travis Moody
31.	Brock Lampe	99,448		84.0		Tiffany Roland
32.	Mark Bleier	98,036		81.3	Rebecca Klebsch	Chris Hernandez
33.	Alex Gonzales	96,692		70.9	Doreen Ryan-Foti	Jatoft-Foti
34.	Ross Ewen	95,520		73.9		Scott Rehberg
35.	Ruben Soberanes	94,963		77.1	Doreen Ryan-Foti	Jatoft-Foti
36.	Robert Ulreich	94,691		97.3		Jatoft-Foti
37.	Eugene Kashkin	94,561		90.6	Bobby Gujral	Altig-Orlovic
38.	Faleuseni Maumau	92,283	94		Ofa Tupouniua	Steve Friedlander
39.	Michael Stuver	92,251	86		Zachary Hart	Surace-Smith
40.	Kelly Roschbach	91,940		70.4	Samuel Cohen	Fred Hadayia
41.	Jeffrey Pearce	90,561		84.3	Sara Welch	Steve Friedlander
42.	Nicholas Moore	90,504		75.5	Stephen Jubrey	Oldham-Bianchi
43.	Mark Lomonaco	90,284	83		Michael Burningham	Altig-Orlovic
44.	Jean Joseph	90,189		83.7	Adeyemi Akinade	Williams-Zophin
45.	Gabriel Feldmann	89,576		81.3		Brandon Cooley
46.	Michael Schumacher	88,090		86.2	Thomas Vena	Simon Arias
47.	Jamie Perse	87,974		77.4	Matthew Parks	Surace-Smith
48.	Maria Diringer	87,702		80.6	David Wang	Bob Olson
49.	Laura Thornton	87,434		81.5	Matthew Parks	Surace-Smith
50.	Sione Maumau	87,318	94		Ofa Tupouniua	Steve Friedlander

ALL TIME RECORD: TONE MUNRO \$477,360 Net ALP

Supervising Agents



1. **Marc Salvaggi**
Cleveland, OH



2. **Michelle Crowe**
Pittsburgh, PA



3. **Denise Hewison**
Columbus, OH



4. **Ronnie Patea**
Auckland, NZ



5. **Jenna Grula**
Pittsburgh, PA

September Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Marc Salvaggi	\$41,770	\$42,291	80.4	Matthew Parks	Surace-Smith	
2.	Michelle Crowe	32,861	34,935	92	Justin Adams	Simon Arias	
3.	Denise Hewison	32,018	31,112	87	Zachary Hart	Surace-Smith	
4.	Ronnie Patea	29,115	35,814	96	Stephen Hill	Steve Friedlander	
5.	Jenna Grula	28,710	35,763	76.0	James Keefer	Simon Arias	
6.	Nicholas Moore	26,761	50,623	75.6	Stephen Jubrey	Oldham-Bianchi	
7.	Michael Stuver	26,488	26,180	94	Zachary Hart	Surace-Smith	
8.	Kevin Grenoble	26,383	26,750	97	James Keefer	Simon Arias	
9.	Robert Biser	22,572	50,993	80	Zachary Hart	Surace-Smith	
10.	Jonathan Anderson	20,270	22,423	89	Andrew Pratt	Cunningham-Weatherspoon	

ALL TIME RECORD: \$286,210 1st Six Mo Agt
ALL TIME RECORD: \$286,210 Net ALP

YTD Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Denise Hewison	\$224,374	\$265,424	87	Zachary Hart	Surace-Smith	
2.	Edward Atkinson	188,942	229,389	84.7	Elias Hazen	Surace-Smith	
3.	Nicholas Moore	183,349	363,139	75.6	Stephen Jubrey	Oldham-Bianchi	
4.	Ronnie Patea	169,743	195,559	96	Stephen Hill	Steve Friedlander	
5.	Adam Huck	161,958	185,844	81.5	Zachary Hart	Surace-Smith	
6.	Miguel Cotrina	160,030	181,977	69.4	Sara Welch	Steve Friedlander	
7.	Robert Biser	157,565	264,589	80	Zachary Hart	Surace-Smith	
8.	Daniel Bernard	146,791	222,327	79.9	William Parmeter	Oldham-Bianchi	
9.	Zachary Frentsos	145,587	159,060	86	Robert Dunn	Surace-Smith	
10.	Jenna Grula	144,713	169,741	76.0	James Keefer	Simon Arias	

ALL TIME RECORD: \$653,097 1st Six Mo Agt
ALL TIME RECORD: \$959,675 Net ALP

General Agents



1. **David Guzman**
Columbus, OH



2. **Matthew Conrad**
Cleveland, OH



3. **Alexander Dorey**
Halifax, NS



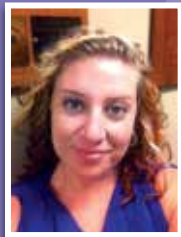
4. **Michael Romeo**
Rochester, NY



5. **Josh Wheeler**
Columbus, OH



6. **Tevita Tupouniua**
Auckland, NZ



7. **Jacqueline Kosalek**
Rochester, NY



8. **Vatapuia Vavau**
Auckland, NZ



9. **Sokol Fazliu**
Pittsburgh, PA



10. **Albert Serur**
Pittsburgh, PA

September Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	David Guzman	\$100,443	\$126,535	85	Zachary Hart	Surace-Smith	
2.	Matthew Conrad	87,034	105,743	80.8	Matthew Parks	Surace-Smith	
3.	Alexander Dorey	71,965	75,313	71.7	Robert Kanaan	Imran Satti	
4.	Michael Romeo	61,158	108,500	77.3	Stephen Jubrey	Oldham-Bianchi	
5.	Josh Wheeler	56,705	61,542	77.7	Robert Dunn	Surace-Smith	
6.	Tevita Tupouniua	55,720	130,433	72.5	Ofa Tupouniua	Steve Friedlander	
7.	Jacqueline Kosalek	52,719	58,693	78.8	Brett Gryska	Oldham-Bianchi	
8.	Vatapuia Vavau	51,283	57,798	80.7	Lucky Faaitiiti	Steve Friedlander	
9.	Sokol Fazliu	47,776	67,795	83.1	James Keefer	Simon Arias	
10.	Albert Serur	46,683	48,444	86	Thomas Vena	Simon Arias	
11.	Christopher Earle	43,768	48,105	94	Kyle Johnson	Williams-Zophin	
12.	Ryan Fickert	43,704	45,344	78.2	Dustin Dunlap	Surace-Smith	
13.	Gian-Paolo Diberardo	42,401	41,956	87	Krista Thieme	Brandon Cooley	
14.	Tyler Stewart	40,178	64,989	78.8	Aaron Parks	Simon Arias	
15.	London Burnett	38,038	60,202	71.3	Mathew Hart	Surace-Smith	
16.	Jennifer Kinder	37,755	44,703	70.9	Raymond Risucci	Dorian Oldham	
17.	Lawrence Reardon	36,859	37,387	92	Thomas Vena	Simon Arias	
18.	Nicole Sanders	35,872	68,466	73.2	Matthew Parks	Surace-Smith	
19.	Shelly Cullen	35,615	40,261	78.9	Stephen Hill	Steve Friedlander	
20.	Timothy Wilson	35,497	42,300	73.5	Ryan Wilson	Philip Prata	

ALL TIME RECORD: \$441,104 1st Six Mo Agt
ALL TIME RECORD: \$624,474 Net ALP

YTD Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	David Guzman	\$576,156	\$712,235	85	Zachary Hart	Surace-Smith	
*2.	Matthew Conrad	539,396	763,262	80.8	Matthew Parks	Surace-Smith	
*3.	Michael Romeo	477,856	927,918	77.3	Stephen Jubrey	Oldham-Bianchi	
*4.	Alexander Dorey	465,174	542,339	71.7	Robert Kanaan	Imran Satti	
*5.	Nicole Sanders	449,877	709,381	73.2	Matthew Parks	Surace-Smith	
6.	Louis Giogaia	381,162	538,289	77.7	Syed Quadri	Theodore Pappas	
7.	Anthony Theriault	344,260	480,119	78.9	Zachary Hart	Surace-Smith	
8.	London Burnett	334,863	492,059	71.3	Mathew Hart	Surace-Smith	
9.	Elaine Kulawiak	329,614	476,747	76.6	Brett Gryska	Oldham-Bianchi	
10.	Zachary Santino	325,387	449,058	76.4	Stephen Jubrey	Oldham-Bianchi	
11.	Tevita Tupouniua	317,620	585,713	72.5	Ofa Tupouniua	Steve Friedlander	
12.	Vatapuia Vavau	301,990	352,328	80.7	Lucky Faaitiiti	Steve Friedlander	
13.	Kevin Holtz	300,716	431,010	70.6	Nicholas Zangardi	Surace-Smith	
14.	Tyler Stewart	286,632	399,456	78.8	Aaron Parks	Simon Arias	
15.	William Myatt	283,279	338,923	70.4	Chad Panzer	Brandon Cooley	
16.	Josh Wheeler	273,512	289,224	85	Robert Dunn	Surace-Smith	
17.	Timothy Wilson	268,715	288,071	73.5	Ryan Wilson	Philip Prata	
18.	Daniel Walton	268,673	400,288	80.1	Zachary Hart	Surace-Smith	
19.	Ryan Fickert	266,760	351,285	78.2	Dustin Dunlap	Surace-Smith	
20.	Anita Ferris	255,135	335,838	81.4	Steven Cox	Steve Friedlander	

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt
ALL TIME RECORD: \$2,262,883 Net ALP

Master General Agents



1. Zachary Hart
Columbus, OH



2. Brett Gryska
Rochester, NY



3. Stephen Jubrey
Rochester, NY



4. Matthew Parks
Cleveland, OH



5. Matthew Diulus
Morgantown, WV



6. Justin Adams
Pittsburgh, PA



7. Doreen Ryan-Foti
Fresno, CA



8. Thomas Vena
Pittsburgh, PA



9. Raymond Risucci
Overland Park, KS



10. James Keefer
Pittsburgh, PA

September Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Zachary Hart	\$162,128	\$256,438		76.7	Surace-Smith
2.	Brett Gryska	155,250	240,041		73.0	Oldham-Bianchi
3.	Stephen Jubrey	128,132	248,315		78.8	Oldham-Bianchi
4.	Matthew Parks	120,814	171,023		76.3	Surace-Smith
5.	Matthew Diulus	100,544	180,782		72.0	Simon Arias
6.	Justin Adams	96,518	152,437		72.2	Simon Arias
7.	Doreen Ryan-Foti	85,301	252,270		71.9	Jatoft-Foti
8.	Thomas Vena	81,726	90,324		74.9	Simon Arias
9.	Raymond Risucci	75,425	94,296		76.6	Dorian Oldham
10.	James Keefer	73,137	123,529		75.4	Simon Arias
11.	Robert Kanaan	66,613	114,996		73.1	Imran Satti
12.	Daniel Hartwig	60,873	93,591		78.8	Surace-Smith
13.	Mathew Hart	58,724	102,855		72.6	Surace-Smith
14.	Mack Doby	57,223	59,649		75.6	Joseph Diecedue
15.	Joshua Jackson	55,248	68,276		73.1	Joseph Diecedue
16.	Robert Dunn	55,000	78,707		78.5	Surace-Smith
17.	Michael Laramie	52,977	78,893		73.7	Steve Greer
18.	Byron Paz	51,979	107,365		78.0	Josh Chalom
19.	Lucky Faaitiiti	51,283	57,798		80.8	Steve Friedlander
20.	Brian Welsh	50,831	78,909		69.2	Simon Arias

ALL TIME RECORD: \$438,277 1st Six Mo Agt
ALL TIME RECORD: \$723,872 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Zachary Hart	\$1,483,207	\$2,131,784		76.7	Surace-Smith
*2.	Matthew Parks	1,051,571	1,620,203		76.3	Surace-Smith
*3.	Justin Adams	1,050,087	1,381,876		72.2	Simon Arias
*4.	Mathew Hart	846,074	1,226,797		72.6	Surace-Smith
*5.	Matthew Diulus	834,294	1,241,655		72.0	Simon Arias
6.	Stephen Jubrey	833,138	1,590,050		78.8	Oldham-Bianchi
7.	Samuel Cohen	619,398	1,148,214		73.3	Fred Hadayia
8.	Brett Gryska	614,856	1,127,639		73.0	Oldham-Bianchi
9.	Robert Kanaan	557,887	806,004		73.1	Imran Satti
10.	Doreen Ryan-Foti	556,248	1,761,709		71.9	Jatoft-Foti
11.	Elias Hazen	522,906	795,268		77.7	Surace-Smith
12.	Robert Dunn	504,350	699,226		78.5	Surace-Smith
13.	Raymond Risucci	501,097	705,808		76.6	Dorian Oldham
14.	Daniel Hartwig	487,343	862,408		78.8	Surace-Smith
15.	Randy Teyssier	480,805	706,053		72.3	Simon Arias
16.	Thomas Vena	472,451	694,464		74.9	Simon Arias
17.	Brian Welsh	462,308	662,066		69.2	Simon Arias
18.	Syed Quadri	437,849	611,736		74.1	Theodore Pappas
19.	Ala Awad	437,668	462,308		70.4	Alex Roland
20.	Matt Turnquist	423,060	605,138		78.3	Richard Correa

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt
ALL TIME RECORD: \$4,468,285 Net ALP

Regional General Agents



1. Patrick Bendure
Columbus, OH



2. Thomas Vena
Pittsburgh, PA



3. Bo Gentile
Plantation, FL



4. Justin Adams
Pittsburgh PA



5. Michael Vasu
Cleveland, OH

September Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Patrick Bendure	\$343,932	\$514,358		75.3	Surace-Smith
2.	Thomas Vena	330,842	512,110		73.8	Simon Arias
3.	Bo Gentile	302,129	450,699		73.3	Williams-Zophin
4.	Justin Adams	293,581	435,813		71.6	Simon Arias
5.	Michael Vasu	269,081	412,549		74.7	Surace-Smith
6.	Brett Gryska	259,262	455,831		75.9	Oldham-Bianchi
7.	Stephen Hill	168,969	249,109		73.2	Steve Friedlander
8.	Levar Morgan	125,544	193,792		76.4	Theodore Pappas
9.	Paul Kelly	124,893	257,926		85.3	Steve Friedlander
10.	Doreen Ryan-Foti	113,097	370,224		73.1	Jatoft-Foti

ALL TIME RECORD: \$980,159 1st Six Mo Agt
ALL TIME RECORD: \$1,435,508 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Patrick Bendure	\$3,309,538	\$4,887,994		75.3	Surace-Smith
*2.	Thomas Vena	3,068,340	4,516,422		73.8	Simon Arias
3.	Michael Vasu	3,039,658	4,665,258		74.7	Surace-Smith
4.	Justin Adams	2,268,000	3,178,854		71.6	Simon Arias
5.	Bo Gentile	2,253,539	3,582,953		73.3	Williams-Zophin
6.	Brett Gryska	1,913,058	3,423,684		75.9	Oldham-Bianchi
7.	Stephen Hill	1,694,952	2,506,550		73.2	Steve Friedlander
8.	Samuel Cohen	1,288,817	2,175,669		74.0	Fred Hadayia
9.	Robert Janev	1,107,185	1,347,213		70.1	Sabrina Lloyd
10.	Levar Morgan	1,087,623	1,626,305		76.4	Theodore Pappas

ALL TIME RECORD: TAINA LAMEKO \$5,230,627 1st Six Mo Agt
ALL TIME RECORD: \$8,242,209 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Tom Williams
CATEGORY I



David Zophin
CATEGORY I



Bob Olson
CATEGORY II



Imran Satti
CATEGORY III



Bob Wingate
CATEGORY IV



Joseph Diecedue
CATEGORY V



Brandon Cooley
CATEGORY VI



Philip Prata
CATEGORY VII



Jeremy Welch
CATEGORY VIII



James Cunningham & Jamison Weatherspoon

Net ALP \$159,408



Top Start-Up

Javier Sandoval

Net ALP \$33,776

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Williams-Zophin		74.4	\$302,129	\$225,000	134	77	212
	Simon Arias		73.5	654,885	347,000	189	18	207
II	Bob Olson		76.9	\$159,698	\$182,000	88	28	116
III	Imran Satti		74.0	\$139,665	\$147,000	95	48	143
IV	Bob Wingate		72.8	\$105,101	\$113,000	93	52	145
V	Joseph Diecedue		76.4	\$148,001	\$104,000	142	42	184
	Desi Dimitrova		78.2	110,661	104,000	106	73	179
	Sabrina Lloyd		69.9	90,354	104,000	87	43	130
VI	Brandon Cooley		76.7	\$153,455	\$143,000	107	96	203
VII	Philip Prata		76.4	\$79,510	\$80,000	99	28	127
	Eric Neal		80.0	67,051	80,000	84	23	107
VIII	Jeremy Welch		74.0	\$106,814	\$70,000	153	102	254

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias		73.5	\$5,705,674	\$3,123,000	183	79	262
	Williams-Zophin		74.4	2,248,204	2,025,000	111	65	176
	Surace-Smith		76.0	6,344,857	4,590,000	138	34	172
	Oldham-Bianchi		76.1	2,890,451	2,538,000	114	26	140
II	Theodore Pappas		72.2	\$2,085,625	\$1,953,000	107	26	133
	Fred Hadayia		73.7	1,552,191	1,422,000	109	13	122
	Bob Olson		76.9	1,550,140	1,638,000	95	19	114
	Giglione-Ackerman		76.0	1,436,466	1,665,000	86	14	100
III	Steve Greer		75.2	\$1,649,352	\$1,251,000	132	40	172
	Matt Henderson		72.7	1,291,784	1,251,000	103	51	154
	Imran Satti		74.0	1,231,076	1,323,000	93	14	107
	Chris Hernandez		78.0	980,469	1,139,000	86	10	96
IV	Slav Bitman		74.8	\$1,079,779	\$1,017,000	106	72	179
	Sabrina Lloyd		69.9	\$1,110,152	\$936,000	119	90	209
V	Joseph Diecedue		76.4	1,023,942	936,000	109	29	138
	Brandon Cooley		76.7	\$1,263,803	\$1,179,000	107	87	194
VII	Philip Prata		76.4	\$718,081	\$720,000	100	41	141
VIII	Jeremy Welch		74.0	\$824,900	\$630,000	131	83	214

Category	Name	Net to Gross	Retention	Net ALP
September	Rookie Cunningham-Weatherspoon		74.0	\$159,408
	Alex Roland		72.9	114,204
	Dorian Oldham		75.9	112,371
	Kevin Davis		69.6	96,424
	James Bailey		72.4	34,896
Start-Up	Javier Sandoval		82	\$33,776
	Scott Davis		92	33,461
	Samantha Chui		74.5	32,671
	Jason Adamo		75.6	22,549
	Gevorg Yanukyan		100	15,105

Category	Name	Net to Gross	Retention	Net ALP
YTD	Rookie Cunningham-Weatherspoon		74.0	\$1,182,474
	Alex Roland		72.9	1,081,819
	Dorian Oldham		75.9	942,217
	Kevin Davis		69.6	748,376
	James Bailey		72.4	397,217
Start-Up	Jason Adamo		75.6	\$405,031
	Samantha Chui		74.5	293,118
	Javier Sandoval		82	231,854
	Scott Davis		92	68,968
	Gevorg Yanukyan		100	30,458

Public Relations



1. Chuck Hill
CATEGORY I
Lodi, CA



2. Mark Gagliardi
CATEGORY I
Oakley, CA



1. Robin Andrade
CATEGORY II
Malden, MA



2. Marlene Alen
CATEGORY II
Hollywood, FL



1. Thomas Meadows
CATEGORY III
Toronto, ON



2. Patrena Smith
CATEGORY III
Hartford, CT



1. Anna Guido-Rohrer
CATEGORY IV
Dayton, OH



2. Christina Stableford
CATEGORY IV
Raleigh, NC



1. Thomas Meadows
Toronto, ON



1. Shad Henderson
Indianapolis, IN



1. Dawn Trudden
Chicago, IL

Public Relations categories are as follows:

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2011 Hire Date

ICEBREAKER: Reps with 2012 Hire Date

PR MANAGER: Points earned based on overall growth for respective territories and percentage of Manager's team earning a monthly PR Bonus. If there is a tie for points earned, Top Manager determined by who has highest growth percentage.

September Production				
Category	Rank	Name	Production in Cards	Manager
I	1	Chuck Hill	6,641	NorCal & Reno / Larry Strong
	2	Mark Gagliardi	2,102	NorCal & Reno / Chuck Hill
	3	Rona Pileggi Spano	2,070	Chicago / Dawn Trudden
	4	Al Wall	1,699	Toronto / Debbie Enstedt
	5	Jessica Treybick	1,193	New York City / Billy Sauers
II	1	Robin Andrade	1,659	E Mass & RI / Susan Kelleher
	2	Marlene Alen	1,144	Southern FL / Steve Sanchez
	3	Christa Davis	1,107	Houston / Jay Bentley
	4	Timothy Leary	983	NY State / JT Tasker
	5	Nicole Pate	971	Dallas / Jason Beckman
III	1	Thomas Meadows	1,667	Toronto / Debbie Enstedt
	2	Patrena Smith	1,418	CT & W Mass / Susan Kelleher
	3	Dee Hettinger	1,301	KS & NW Missouri / Cynthia Cleary
	4	Julia DiBartolomeo	1,263	AZ / Malka Arony
	5	Leo Van Den Bussche	1,255	MB / Jacqueline deVooght
IV	1	Anna Guido-Rohrer	1,875	Southern OH / Michelle Baxter
	2	Christina Stableford	1,641	NC / Elizabeth Farm
	3	Ken Altizer	1,391	WV / Michelle Baxter
	4	Tim O'Connor	1,232	OK / Jason Beckman
	5	Laurie Gruber	1,207	WI / Laurie Onasch
Rookie	1	Thomas Meadows	1,667	Toronto / Debbie Enstedt
IceBreaker	1	Shad Henderson	929	IN / Michelle Baxter

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production				
Category	Rank	Name	Production in Cards	Manager
I	*1	Malka Arony	20,732	AZ / Tim Farr
	*2	Mark Gagliardi	18,547	NorCal & Reno / Chuck Hill
	3	Rona Pileggi Spano	17,771	Chicago / Dawn Trudden
	4	Brenda Di Somma	17,343	NJ / Brian Ryan
	5	Gabriela Berloni	15,002	Toronto / Debbie Enstedt
II	*1	Robin Andrade	18,527	E Mass & RI / Susan Kelleher
	*2	Erica Dalager	8,345	MN / Laurie Onasch
	3	David Scalisi	7,845	NY State / JT Tasker
	4	J T Tasker	7,763	NY State / Billy Sauers
	5	Timothy Leary	7,288	NY State / JT Tasker
III	*1	Katherine Kidder	11,750	PA / Denise Gilbert
	*2	Julia DiBartolomeo	11,131	AZ / Malka Arony
	3	Tamara Williams	10,864	IN / Michelle Baxter
	4	Mario Soljan	10,744	NZ / Steve Friedlander
	5	Amanda Cross	6,681	KY / Michelle Baxter
IV	*1	Ken Altizer	15,576	WV / Michelle Baxter
	*2	Paul Winslow	12,234	St Louis / Cynthia Cleary
	3	Shane Knowles	9,583	ME & NH / Susan Kelleher
	4	Anna Guido-Rohrer	8,863	Southern OH / Michelle Baxter
	5	Jacqueline Lowe	8,799	AB / Jacqueline deVooght

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

PR Managers

September Results			
Rank	Name	Points Earned	Director
1.	Dawn Trudden	10	Denise Gilbert
2.	Michelle Baxter	10	Denise Gilbert
3.	Cindy Cleary	8	Patti Morgan
4.	Jason Beckman	6	Patti Morgan
5.	Judy Spade	6	Tim Farr

YTD Results			
Rank	Name	Points Earned	Director
*1.	Jacqueline deVooght	76	Debbie Enstedt
*2.	Susan Kelleher	74	Laurie Onasch
*3.	Dawn Trudden	68	Denise Gilbert
4.	Cindy Cleary	66	Patti Morgan
5.	JT Tasker	57	Billy Sauers

Congratulations to our September Bonus Earners!

Sue Akers	Jenny Hearn	Chas Robinson
Marlene Alen	Shad Henderson	Irene Rurycz
Ken Altizer	Krissa Hensley	Nicole Schneider
Robin Andrade	Dee Hettinger	Crystal Senour
William Bell	Chuck Hill	Patrena Smith
Gabriela Berloni	Brett Hulme	John Smyth
C J Briggie	Sandra Knapp	Mario Soljan
Lou Nell Busby	Marilyn Kohlhase	Rona Spano
Fran Christie	Timothy Leary	Jennifer Sprout
Cheryl Cook	Jacqueline Lowe	Christina Stableford
Amanda Cross	Larry Lozano	Jaime Starcheski
Brenda Di Somma	Carol Matthal	Sarah Thompson-Dufrechou
Julia DiBartolomeo	Edward Matwawana	Jessica Treybick
Dion Dizon	Erin McKee	Leo VanDenBussche
Vivian Dwyer	Mary McPherson	Bill Verbeten
George Farenthold	Thomas Meadows	John Wagner
Viki Farr	Pater Nielsen	Jace Wainwright
Mark Gagliardi	Steve Orcherton	Al Wall
Susan Gilbert	Kathleen Pappas	Tamara Williams
Laurie Gruber	Elizabeth Reyer-Corley	Paul Winslow
Anna Guido-Rohrer	Maureen Roberts	
Holland Harriss	Cas Robinson	

BONUS

World's Greatest Bonus

\$1,219,407

TOTAL

TOP 10

Qualifier	Amount	SGA	Qualifier	Amount	SGA
Tevita Tupouniua	\$5,591	Steve Friedlander	Scott Hanna	\$3,611	Williams-Zophin
Katie Massart	4,574	Altig-Orlovic	Wendy Pierre	3,608	Williams-Zophin
Joshua Dishong	4,412	Surace-Smith	Ryan Kendl	3,528	Altig-Orlovic
Anthony Stephens	3,777	Dan Rubio	Dennis Munro	3,407	Steve Friedlander
Christopher Williams	3,713	Simon Arias	Robert Simmen	3,350	Bob Olson

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Roghie Hassan Loo	\$3,141	Mark Neilson	\$1,915	Bob Feao	\$1,485	Dunia Carrion-Lachy	\$1,322	Samson Adelufosi	\$1,183
Ronald Rivera	3,123	Timothy Cruise	1,913	Mark Bleier	1,484	Dean Jensen	1,322	Rolando Mararac	1,180
Max Quasem	3,080	Cheryl Memory	1,912	Eric Caldwell	1,481	Yvette Nelson	1,313	Carly Ferraro	1,176
Benton Tong	3,068	Jeffrey Pearce	1,898	William Charnow	1,476	Floyd Musgrave	1,312	Gina Flores	1,176
Bruce Tan	2,958	Austin Soboleski	1,866	James Rappold	1,473	Thomas Crutcher	1,311	Casey Sperzel	1,173
Trevor Mayer	2,879	Theresa Bellajaro	1,852	Yuridia Stoffa	1,471	Ronald Knight	1,299	Michael Lee	1,173
Carmela Pellen	2,869	George Babish	1,844	Thomas Tiller	1,458	Daniel Alvarez	1,297	Daniel Labbato	1,171
Michaela Sertler	2,859	Michelle Anderson	1,836	Dexter Phillip	1,458	Jesse Spencer	1,295	Elesteria Sakotic	1,170
Faleuseni Maumau	2,691	Michael Sudzina	1,820	Maria Alcon	1,454	Kaitlin Connolly	1,287	Kenneth Rienth	1,170
Lily Tchen	2,688	Daniel Posner	1,806	Paul Basek	1,453	Karen McQuoid	1,287	Bernard Oliphant	1,165
Tone Munro	2,629	Fuafale Mauu	1,801	Claudine Fatima Martin	1,442	Jeanette Ortiz	1,283	Jason Levasseur	1,164
Sean Grant	2,607	Andrew Sunkin	1,776	James Aalders	1,436	Michael Erhardt	1,282	Loushon Frazier-Barrett	1,163
Ruben Soberanes	2,598	Madai Price	1,775	Timothy Nolan	1,436	Eluerecia Guzman	1,279	Liliana Avila	1,160
Al-Karim Walji	2,588	Richard Carter	1,766	Richard Faller	1,434	George Weller	1,278	George Weller	1,159
Nicholas Moore	2,573	Joseph Sarasin	1,764	Mary Maida Fujii	1,432	Shawna Paramolaviolette	1,272	Jennifer Holliday	1,158
Tibor Simon	2,534	Matt Flores	1,745	Jun Ma	1,431	Natasha Waltenbaugh	1,272	Pemehine Muliaga	1,157
Brian Gilmore	2,416	Nicholas Walsh	1,728	Joseph Podrasky	1,426	Cherie Mohn	1,266	Benjamin Martin	1,155
Jodi Bohdal	2,366	Victor Rodos	1,726	Jesusdieu Portilus	1,422	Leon Lloyd	1,262	Gary Gooden	1,154
Maijargal Sukhbaatar	2,361	Peter Hudousek	1,695	Jeff Rouse	1,414	Amy Shui	1,250	Matthew Marchitto	1,153
David Jackson	2,262	Laaina Havea	1,695	Jessica Siet	1,413	Aldina DaRosa	1,248	Ellen Schultz	1,147
Yolette Mompont	2,210	David Angleton	1,661	David Blystone	1,409	Ryan Coleman	1,246	Michelle McCampbell	1,142
Scott Florin	2,192	Kasali Kotun	1,657	Kyle Vangenne	1,408	Andrea Hatcher	1,241	Daren Wooten	1,140
Bradley Weigand	2,186	Joey Kennedy	1,657	Anthony Sava	1,408	Cynthia Schneiderman	1,235	Gretchen Spain	1,139
Roosevelt Jeanty	2,151	Lindsey Swanke	1,638	Randolph Souliers	1,407	Helen Taylor	1,234	Lockert Johnson	1,138
Jeremiah Wiskeman	2,141	Dominic Okonta	1,636	Brittney Glasgow	1,404	Danielle Cardello	1,229	Lacey Port	1,137
James Thompson	2,112	Daniel Maslanka	1,635	Melissa Quintal	1,402	John Eby	1,227	Aaron Garcia	1,137
Mario Chavez	2,103	Grissel Morales	1,635	Jeffrey MacBain	1,402	Victor Restrepo	1,226	Teo Underhill	1,135
Jessica Ilacqua	2,089	Linda Jackson	1,634	Daniel Toshner	1,395	Nichet Mayo	1,226	Angela Pronti	1,131
Mynor Lemus	2,088	Alfred Valencia	1,625	Massoud Vaziri	1,395	Daniel Melendez	1,224	Jonathan Kitzmiller	1,127
Todd Homer	2,061	Yihao Chen	1,620	Anita Ferris	1,388	John Salvaggi	1,223	Andrea Barenholtz	1,125
Jeremy Parks	2,060	Stephanie Novel	1,605	Rita Charles	1,381	Erna Gasanin	1,220	Erez Shabtay	1,123
Eddie Dhillon	2,057	Melanie Hail	1,601	Ryan Ward	1,380	Kelly Ekker	1,218	Kathleen Fox	1,122
Matthew Fought	2,056	Janson Bennett	1,588	Janel Wilder	1,379	Andrew Melanson	1,213	Anntoinette Clark	1,117
Lawrence Hauck	2,033	Michael van Delft	1,582	Steve Marker	1,376	Michael Ramirez	1,212	Gayla Soyez	1,117
David Ramirez	2,018	Musediq Abdul	1,580	Anne Strayer	1,375	Marama Repia	1,211	Gregory Hayman	1,117
Richard Luzaich	2,012	Robert Ulreich	1,576	Jacob Utz	1,374	Kirsten Anderson	1,207	Jamie Perse	1,113
Edward Hardy	2,002	Jesse Wise	1,553	Jordan Albright	1,370	Milica Zivkovic	1,206	Michael Ayala	1,111
Kevin Chapman	1,988	Omar Hashimi	1,535	Bilal Farsakh	1,365	Blake Berry	1,204	Eric Palmer	1,108
Kevin Ishikane	1,955	Violetta Goldman	1,531	Susan daCruz	1,365	Susan daCruz	1,203	Baylee Burrowes	1,108
Arie Davis	1,949	Alex Rozotto	1,530	Frank Colletti	1,362	Graham Carter	1,194	Steve James	1,107
Debra Hunter	1,944	Samvel Tigranyan	1,527	Eugene Kashkin	1,355	Timothy Frederick	1,194	Jithin Thomas	1,103
Herivelto Pereira	1,940	Joey Sales	1,519	Peter Kaplanis	1,352	Matthew Bitler	1,193	Rashaan Elam	1,102
Corey Moore	1,930	Lesina Ah Sue	1,503	Nicole Randazzio	1,340	Patrick Rieger	1,187	Sione Ika	1,098
Gabriel Manzo	1,928	Melinda Kinsey	1,502	Victoria Perea	1,332	Juana Robinson	1,185	Jonathan Ng	1,097
Maxx Schumann	1,927	Maria Esposito	1,502	Corey Lavigne	1,329	Matthew Query	1,185	Tammy Bruns	1,094
Daniel Armstrong	1,917	Andrew Fiander	1,489	Dawn LeBlanc	1,326	Kyle Glott	1,184	Gregory McDuffie	1,092

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Zulfikar Bhukera	\$1,090	Paramjit Sangha	\$989	Hai Le	\$918	Lisset Melendez	\$861	Bradley Hookfin	\$799
Kim Vance	1,088	Betty Hewlett	988	Ronald Rowe	918	Michael Sobel	858	Corey Hallam	799
Lona Naufahu	1,087	Lisa Kahan	984	Frank Sanchez	917	Iosefo Ahsoonfolasaitu	855	David Goldsmith	793
Tilly Roebeck	1,086	Mary Reed	982	Alan Sedaghat	916	Roxanne Scott	855	Les Swain	793
Michael Whitmore	1,085	Corey Smith	982	Nicholas Triantafyllidis	914	Brooke Spain	852	Bo Li	790
Mohammed Moalawi	1,084	Amarech Tademe	979	Israel Wizenfeld	913	Shannon Neville	852	Andrzej Sertler	790
Shorne Brown	1,082	Andjela Avram	978	Nina Dolman	910	Jasphur Montgomery	851	Jeffrey Hoffman	789
Stephanie Giordano	1,079	Richard Scofield	976	Ortlanique Bodie	910	Krystal Clemmons	850	Heather Kunst	789
Melissa Losk	1,079	Terry Woods	975	Richard Spicer	910	Nicole Cuff	847	Robert Okusi	786
Regina Duval	1,078	Hector Sartori	975	Bruce Mainprice	908	Stacy Deurlein	847	Joel Aery	786
William Thompson	1,077	Garrett Payne	972	Maria Ramirez	905	Russell Holzer	845	Michael Lomas	785
Lewis Clack	1,076	Lamin Jallow	971	Sione Maumau	905	Richard Tremblay	844	Devon Miller	784
Ryan Leong	1,072	Dianne Iverglynne	971	William Gordon	901	Lorena Soto	842	Stephen Almon	784
Anthony Wright	1,072	Juliane Rinas	970	John Riggs	900	Brandon Marshall	841	Samuel McLean	784
Carissa Van Wagenen	1,070	Donald Devoise	969	Andrew Mendoza	900	Keith Liddell	841	John Reynolds	782
Alana Connolly	1,069	Timothy E Smith	966	Robert Sobczakslomczew	899	Scott Watkins	841	Scott Watkins	781
Melody Short	1,066	Robert Martin	966	Lalofau Faaitiiti	898	William Collett	838	Sherry Schick	780
Lodean Glenn	1,064	Courtney Coleman	966	Lisa Richardson	897	Anthony Stewart	838	Brian Jerome	780
Natalia Tahana	1,064	Maria Magallon	965	Gabriel Feldmann	897	Frank Gastelum	837	Larry Smither	778
Sonia Tyner	1,061	Hugh Thompson	964	Dawn Selden	896	Frank Gastelum	837	Alejandro Torruella	777
Crystal Reeves	1,059	Steven Sparkes	964	Christy Vadala	896	Kehinda Pryor	835	Robert Shondel	776
Fiavaai Pereira	1,058	Connie Reichard	963	Bryan Czajkowski	896	Ruben Santillana	835	Brock Lampee	775
Kyle Connolly	1,055	Fito Jean-Louis	962	Joseph Bickel	896	Shaun Oaks	833	Shaun Oaks	774
Joshua Hager	1,054	Justin Germany	961	Rafael Solorzano	893	Cindy McDonald	833	Maria Santiago	774
Philip Parrott	1,052	Osama Shoubaki	960	Iulia Shastko	892	William Vilaro	832	Daniel Collett	773
Brian Hutchings	1,050	Yujay Sun	957	Jenny Alvarez	890	Ricky Jenkins	830	Richard Smith	771
Jinzhou Zhao	1,045	Adam Kahn	955	James MacMillan	890	Gina Lopez-Velasquez	828	Jaison Gallagher	770
Andria Standifer	1,044	Peter Noel	950	Michael Polakowski	889	Oluwaseun Cole	827	Carlos Arballo	769
Ross Ewen	1,044	Marc Montecalvo	950	Michael Roe	887	Ijjieh Mantolino	826	Tamara Gilbert	769
Luther Saylor	1,042	Mark Brown	949	Sally Wilson	887	William Gilmore	826	William Gilmore	768
Shakadria Harold	1,040	Alex Gonzales	949	Pamela Barrett	887	Barbara Stillwell	824	Maxwell Nudelman	767
Twalya Alexander	1,036	Christene MacAloney	949	Brandon Summerton	886	Brian Sampley	824	John Leggio	766
Alofi Suasua	1,030	Calvin Irving	948	Michael Birmingham	883	Phyo Phyo	824	Cecil Johnson	765
Horace Johnson	1,030	Eric Birckhead	946	Kevin Haines	883	Todd Harding	823	Niurka de Armas-Duran	764
Kayla Pecora	1,030	Sabrina Mitton	946	Ian Panter	881	Mike Hudnall	822	Sean Watkins	763
James Hines	1,027	Devin Dingey	945	Erik Mountford	879	Meakie Grice	821	Tram Pham	762
Maren Conway	1,026	Virginia Lee	944	Glaisiter Parke	879	Matthew Porter	821	Matthew Porter	762
Ritia Tokahere	1,021	Oneil Roberts	944	Kaitlyn Good	878	Simone Amos	819	Simone Amos	761
Christine Augustus	1,020	Serafi Tagaloa	943	Mark Anderson	874	Mark Anderson	819	Hector Rosa	760
Joshua May	1,020	Faumatousaga Lealaialoto	943	Mark Lomonaco	873	Julie Frias	818	Joseph Cost	759
Richard Eto	1,019	Jackie Taylor	942	Samuel Vasquez	873	Samuel Vasquez	818	Joshua Stalnakar	756
Renada Bogan	1,017	Chad Potts	941	John Franklin	872	Janice Moseychuck	818	Jordan Loftus	754
Gordon Biggums	1,017	James Franklin	941	Nicholas Rogers	872	Ryan Polz	818	John Farley	751
Ryan McIntosh	1,017	Dorothy Niederer	938	Heather Wagner	872	James Gallo	817	William Shockley	749
Lynn Wojtowicz	1,015	Jemima Mozard	937	Christine Jesoraldo	871	Arthur McDonald	815	Minnie Lee	748
Thomas Reddoch	1,011	Stephen Staats	935	Iran Zaranda	869	Cinderella Tahau	815	Sara Vaz	748
Majid Shiraz	1,010	Susan Stubbs	934	Evelyn Nkwenti	866	Seselo Asitomani	813	Martin Rollins	745
Richard Brock	1,010	Tatjana Tikhonov	934	Jonathan Kready	865	Chad Davis	813	Alex Cerrato	745
Maria Diringier	999	Joseph Tuley	930	Angela Gomez	865	Mikhail Mishkov	813	Ryan Greene	744
Whalenniel Grantbilly	997	Krysta McFarland	926	Howard Dotson	864	Vincent Carl	812	Thomas VanOsdol	741
Joannabelle Magneson	995	Rachel Balasingam	926	Donald Snyder	864	Steven Rotherforth	811	Janelle Price	740
Scott Remmey	995	Jaman Testerman	925	Linda Hammeren	863	Michael Herbert	808	Samneang Prom	740
Rangi Tata	995	Lydia Lozano	923	Nicole Cox	863	Lawrence Broussard	808	Brien Standifer	739
Sharlene Key	994	Sonia Ramirez	921	Andera Long	862	Marcus Shorts	807	Vu Phan	739
Douglas Hynds	992	Nneckia Nwani	921	Nneckia Nwani	861	Nectaria Horos	804	Sheena Marcum	734
Autumn Turner	991	Jarieu Bayoh	920	Ronald Alexander	861	Ryan Rushworth	803	Anand Jailall	734

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Daniel Noll	\$734	Jeffery Carter	\$682	Joseph Cruickshank	\$632	Daniel Fifita	\$586	John Galindo	\$551
Ryan Sigurdson	734	Garrett Brooks	681	Lleison Martinez	628	Rafael Spratling	586	Jogina Green	550
Fetongi Finau	733	Nancy Jarach	681	Debra Guay	628	William Potter	585	Jonathan Schmidt	550
Albert Kauderer	733	Frank Gilinger	681	David Norman	628	Amelia Ropetikilifi	585	Samer Saati	549
Aren Jackson	732	Christopher Sweet	681	Scott Bostick	627	Michael Ludgate	585	Mary Zimmerman	548
Leroy Simpson	731	Odilia Goulart	680	Amy Tucker	626	Sarah Padilla	585	Erin Dyer	547
Jennifer Bugglin	730	Brian Pellone	679	Kyle J Taylor	626	Scott Ramsey	584	Joseph Reddock	546
Jeremy Engrav	727	Noel Blair	675	Melissa Griswold	624	Hailey Baert	583	Sidney Spear	546
Forrest Parton	726	Levi Wright	674	Peter Tovioleuatogi	623	Bernardo Lopez	583	Alethea Lukehart	546
Sean Flagler	726	Trent Leinenbach	674	Mitchell Rothschild	623	Raymond Gaynor	581	Robert Sass	545
Jamie Winters	725	Leslie Morro	671	Lamar Livingston	623	Elyse Sargent	581	Angela Almodovar	542
Gregory Norris	724	Jacqueline Reim	671	Emma Sermos	622	Kyra McBride	580	Patrick Alcinor	541
Joshua Baker	724	John Sparby	670	Lineti Makaafi	622	Ingrid Viquillon	579	Mevla Hasan	541
Nicole Brown	723	Antwayne White	670	Prabesh Shakya	621	Debra Cook	578	Leia Lynch	541
Danielle Jankowski	723	Hulda Hicks	669	Ryan Landmark	621	Eric Peyton	578	Curtis Braddock	540
Trina Sabatini	722	Bheskar Kallicharan	669	Kayla Crosser	618	Maleah Bourda	577	Matthew Gabler	539
Charles Liscomb	720	Kelly Roschbach	668	Gavin Miller	618	Kyle Kiffner	577	Nicholas Pelham-Clarke	539
Cody Self	719	Travis Kajiwara	668	Marlia Figueroa	618	Mir Khan	576	Uikilifi Lapuaho	539
Samantha Naidu	719	Fane Lapa	668	James Kelly	617	Christopher Davidson	576	Brittany Long	537
Shanniece Gibson	716	Jeremy Meerstra	668	Joseph Orahoske	616	Brock Taylor	575	Jennifer Cerny	537
Cindy Rodriguez	716	John Donovan	665	Britton Costa	616	Jeffrodrew Vete	574	Andy Williams	536
Jordan Barncord	715	Christopher T Jones	664	Marian Aboud	614	Brandon Kindell	574	Michael Rodriguez	535
Scott Gardner	715	Mason Bartlett	662	Nicole Epstein	614	Scott Bonaventura	573	Michael Putnam	534
Michael Moore	715	Oscar Ortiz	662	Justin Holmes	613	Vicky Ducharme	572	Nigel Hales	534
Hannah Foster-Blaszzyk	714	Gian Shaw	661	Jeremy Lawrence	613	David Grovu	571	Ala Awad	534
Christopher Straccialini	711	Polina Philbin	659	Adan Jimenez	612	Benjamin Miller	570	Kellie Garland	533
Daren Baker	710	Leonard Capucilli	659	Melissa Turner	612	Karen Sessing	570	Stanislav Korzhiletskiy	533
Marcus Noll	710	Randy Schubert	659	Andrew Tapp	607	Shirley Hodgson	570	Jacqueline Kabluyen	531
Alfred Huggins	710	Billy Jones	658	Julius Mantolino	607	Joel Matheny	570	Steven Cummings	531
Roy Tillett	704	Lisa Smith	655	Leandro Gomez	607	Eduardo Silva	568	Gregory Wolfe	531
Edwin Middlebrooks	703	Joseph Mitchell	655	Juan Justiniano	607	Paris Woodfin	566	William Cassity	531
Jacob Kieffer	702	Devin Jump	654	Brian Tamburlin	607	Raymond Ross	566	Lizbeth Vega	531
Brian Sittig	702	Alon Fischer	654	David Frederick	605	Donald Wilds	564	Crystal Ashe	530
Joanna Desimone	700	William Brookshire	654	Luke Marshall	604	Kwaku Nti	564	Melissa Whitt	530
Brandon Baker	699	Beatriz Noriega	652	Brian Dunphy	603	Bradley Kampmeier	562	Aaron Parsons	529
Scott Smith	698	Esteban Gomez	652	Robert E Wilson	603	Andrew Cavicchi	562	Joseph Telesca	529
Joshua Hill	698	Emily Rodgers	651	Patricia Fouvale	602	R Jordan Gracie-Kennaley	561	Jacob Brockmann	529
Jessica Mckally	697	Alexandra Hilario	651	Joseph Shanks	601	Maria Garcia	561	Michael Sandoval	527
James Ringler	695	Michelle Burkhardt	648	Jessica Reed	601	Andrew Arrieta	560	Cori Benedict	527
David Pommer	695	Blanca Chavez-Sandoval	647	Sharma Jones	601	Bridgette Wilson	560	Cao Rosa	526
Kevin QDavis	695	Mark Hart	645	Zbigniew Stankiewicz	599	Troy Elliott	559	Marium Sherzai	525
Iman Masboob	695	Justina Toomata	645	Jeffrey Layton	599	Nickolas Ruggeri	558	Scott Schwartzkopf	525
Donta Jessup	693	Thomas King	645	Samantha Mannino	599	Conrad Bell	558	Jason Roark	523
Alyssa Crowe	693	John Schutte	642	Benjamin Van Fossen	599	Barbara Polzin	558	Tinaka Knight	521
Phillip Kogel	693	Andrew Dixon	642	Kenneth D Johnson	597	Adam Field	557	Michelle Thibaud	521
Anthony Mele	692	Muhammed Ashraf	641	Anthony Santamarina	597	John Rankin	557	Martha Zelaya	520
Ryan Ballard	692	Tasha Waters	641	Andrew Moragne	597	Salema Meleisea	555	Steven Huenergardt	520
Anna Ferdyn	692	Jamie Turner	640	Blanche Harris	597	James Speek	554	Carol Ornellas	520
Dale Housley	690	Seth Reising	639	Preeti Sahgal	595	Christopher Velazquez	554	Ernest Hatfield	519
Zhenxing Chen	688	Matthew Horgan	638	Anthony Edwards	594	Larry Davis	553	Tiffany Wade	517
David Joh	688	Andrew Boyles	637	Terrence Williams	592	Robert Recker	552	Kenneth Edwards	517
Yvonne Benincasa	687	Jennifer Wehrle	637	Kimberly Alston	592	Benjamin Gilbert	552	Raymond Betuzzi	517
Chad McLaughlin	687	David Guns	635	Freida Yakubov	589	Jamie Gardner	552	Jeanette Gaynor	517
Carolyn Bishop	686	Minnie Nixon	634	Raimonda Simkoniene	589	Terence Brown	552	Jacob Sovey	517
Jeffrey Browning	685	Bruce McCormick	633	Garland Morrow	588	Lytoni Brown	552	Johanna Handa	517
Marcos Dupreyaola	682	Charles Moore	632	Amir Muhammad	587	John Garrett	551	Stephen Norman	516

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Kevin Winborne	\$516	Derrick Coates	\$514	Esraa Hamdan	\$507	Fadi Farha	\$502	Camille Francis	\$501
Darren Raab	515	David Lane	513	Newman Hoverd	506	Jeffrey Harrison	502	Erika Cannady	501
Zathia Zarza	515	Marco Espindola	513	Crystal Neallittle	506	Anaya Clark-Hart	502	Nicholas Swanson	500
Patricia G Lee	515	Andrew Wright	512	Jeffrey Gregory	505	Michael Slusark	501		
Keny Belamour	514	Felicia Price	510	Jameka Kelly	505	Rory Olson	501		
Dameian Dowell	514	Luke Johnson	510	DeAnthony Hartman	504	John Gatti	501		
Pedro Claro	514	Jonathan Santiago	509	Tyler Stewart	503	Tracie Locklear	501		



Qualifier	Amount	SGA	Qualifier	Amount	SGA
Sami Mogannam	\$2,627	Jatoft-Foti	Kody Karhliker	\$856	Jeremy Harbin
Joseph Smith	1,688	Simon Arias	Daniel Pinschmidt	850	Jatoft-Foti
Alex Rozotto	1,062	Jatoft-Foti	Nicole Johns	747	Oldham-Bianchi
Bradley Weigand	935	Surace-Smith	Lily Tchen	642	Cohen-Cohen
Paul Samra	910	Jatoft-Foti	Glyn Hurst	605	Matt Henderson

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Nadezhda Vitchev	\$601	LaTonya Tucker	\$544	Carlo Bonifazi	\$501	Linda Byas	\$451	Fritznel Octave	\$435
Frank Kolligian	592	Douglas Buhl	534	Maria Ramirez	483	Dason Phaul	449	Musediq Abdul	433
Mitchell Look	566	Dustin Henderscheid	514	Alfredo Moran	470	Patrice Amador	444	John Bacaron	415

BONUS

Leadership Bonus

\$1,376,243

TOTAL

TOP
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Qualifier	Amount	SGA	Qualifier	Amount	SGA
Zachary Hart	\$46,428	Surace-Smith	Justin Adams	\$25,730	Simon Arias
Matthew Parks	33,112	Surace-Smith	Brett Gryska	22,835	Oldham-Bianchi
Stephen Jubrey	31,748	Oldham-Bianchi	Matthew Diulus	20,515	Simon Arias
Stephen Hill	28,615	Steve Friedlander	Ofa Tupouniua	20,108	Steve Friedlander
Doreen Ryan-Foti	26,237	Jatoft-Foti	Daniel Hartwig	19,690	Surace-Smith

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
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Robert Kanaan	\$18,168	Craig Stropf	\$ 5,659	Timothy Kieran	\$3,504	Melinda-Rae Lyse	\$2,101	Kevin Appasamy	\$1,404
Raymond Risucci	16,785	Kenneth Greer	5,547	Ryan O'Malley	3,423	Ryan Stenglein	2,029	Karolina Debek	1,403
Mathew Hart	14,619	Emmanuel Villasenor	5,433	Mitch Duplantis	3,313	Josh Wheeler	1,993	Raymond Angeles	1,400
James Keefer	14,406	Steven King	5,351	Cameron Cimino	3,289	Christopher Osborn	1,954	Roger Fung	1,380
Robert Dunn	14,164	Dan Nebraska	5,295	Christopher McMenomy	3,281	Hunter Houvener	1,931	Patrick Donovan	1,374
Syed Quadri	13,922	Ryan Bisanz	5,197	Jared Cleckner	3,281	Anita Ferris	1,897	John Hancock	1,350
Jason Bratin	13,892	Sharif Grays	5,120	Debbie Ezernack	3,122	Horace Johnson	1,852	Tyler Stewart	1,341
Samuel Cohen	13,789	Robert Shafer	5,090	Robert Biser	3,089	Denise Hewison	1,824	John Ophals	1,336
Thomas Vena	13,493	Nicholas Lorence	5,075	Blake Higuchi	2,995	Kiet Truong	1,820	Samantha Slinger	1,334
Elias Hazen	12,376	Matt Pflueger	5,041	Erik Boyd	2,983	Vatapuia Vavau	1,819	Jesse Remby	1,333
Nigel Crowe	12,232	Marian Sertler	5,033	Dorian Brown	2,942	Aaron Ralston	1,809	Aaron Ralston	1,333
Byron Paz	11,919	Ransey Vazquez	5,011	John McGrath	2,942	Melne Lewis	1,795	Ronnie Patea	1,322
Krista Thieme	11,399	Adeyemi Akinade	4,964	Randall Cook	2,939	Kyle Wrobel	1,795	Carl Nazaire	1,319
Kyle Johnson	11,301	Jack Keiderling	4,914	Bryan Peters	2,925	Brookalyn Stillwagon	1,783	Zachary Santino	1,311
Nicholas Zangardi	10,998	Richard Barbour	4,877	Sarai Castanon	2,916	Cole Murphy	1,769	Christopher Vasu	1,294
Michael Laramie	10,773	Hal Herman	4,811	Nicholas Engrav	2,865	Andre McCallum	1,767	Dustin Dunbar	1,282
Steven Cox	10,751	Darcy Schrieber	4,773	James Allen	2,864	Zbigniew Stankiewicz	1,756	Matthew Cosic	1,282
Bobby Szwaja	10,556	Cara DeFiore	4,701	Evan Holzhauser	2,861	Emil Mohareb	1,730	Christopher Earle	1,278
Dustin Dunlap	10,480	Corey Neff	4,644	Brandon Teter	2,793	Shelly Cullen	1,710	Joshua Fosnight	1,267
Sara Welch	9,506	David Wang	4,558	Erik Graham	2,763	Bryon Welch	1,694	Kyle Klipp	1,265
Henry Ingraham	9,355	Jessica Santamarina	4,521	Richard Henry	2,761	Ricky Jenkins	1,682	Christopher Favor	1,258
Lucky Faaititi	8,502	Jessica Wilhite	4,496	Nasr Quadri	2,737	Sokol Fazliu	1,678	Amr Shater	1,256
Bobby Gujral	8,142	George Noujaim	4,441	Gregory VanSuch	2,731	Michael Stuver	1,666	Daniel Bauer	1,252
Marisa Willgruber	8,015	Souleymane Bah	4,416	Humberto Quintero	2,695	Brian Sundberg	1,629	Philip Walters	1,248
Alfred Taren	7,990	Atta Saleh	4,368	Rita Haidinger	2,676	Mary-Delores Ayarzagoitia	1,627	Kristan McConnell	1,241
Jake Yagjian	7,946	Denise Berrios	4,359	Moswen Taylor	2,620	Rodney Ward	1,607	Mir Khan	1,224
Noel Rose	7,860	Evan Wicklund	4,329	Mark Neilson	2,599	Michelle Crowe	1,603	Jesse Spencer	1,219
Joshua Jackson	7,742	Marko Jankovic	4,219	Christine Weatherspoon	2,535	Harold Durana	1,594	Unique Hunnicutt	1,208
Haoyu Xu	7,637	Kellen Cuttance	4,092	Herman Fennell	2,522	Ryan Tucker	1,593	Mercedes Lloyd	1,191
Aaron Parks	7,315	Mark Kukielski	4,076	Angel Sanchez	2,522	Gian-Paolo Diberardo	1,587	Sean O'Reilly	1,184
Brian Welsh	7,148	Zach Otto	4,074	Michael Romeo	2,512	William Myatt	1,573	Chris Lussier	1,181
Mark Corkrean	7,104	I-Perfection Harris	4,051	Ryan McIntosh	2,507	Brodie Fischer	1,560	Travis Brock	1,179
Ala Awad	6,851	Sebastian Kazek	4,007	Ryan Fickert	2,493	Jonathan Emura	1,518	Charles Diulus	1,172
Richard Johnson	6,574	James Curtis	3,984	Ashley Wenning	2,476	Natalie Linker	1,511	Trevor Mayer	1,159
Randy Teyssier	6,438	Ryan Wilson	3,923	Kathryn Chaisson	2,445	Crystal Lynch	1,491	Tina Phongsavath	1,145
Joshua Olin	6,330	Dustin Rushin	3,869	Marc Salvaggi	2,441	London Burnett	1,473	Robert Richman	1,140
Mavrick Fredericks	6,282	Tevita Tupouniua	3,809	Christopher Hintz	2,418	AshLynn Orng	1,456	Jonathan Maust	1,139
Mack Doby	6,229	Paul Samra	3,789	Patrick Knouse	2,407	Brian Allt	1,443	Louis Giogaia	1,139
Chad Panzer	6,094	Brandon Schwed	3,782	Matthew Turnquist	2,398	David Iriye	1,442	Carissa Van Wagenen	1,137
William Parmeter	6,094	Simon Rolland	3,774	Natalie Wagner	2,342	Richard Lyddon	1,442	Alexander Dorey	1,134
Kasali Kotun	6,061	Alexandra Graham	3,765	Casey Kunash	2,327	Gardy Desrouleaux	1,441	Pamela Altman	1,127
Alex Hernandez	5,867	Andrew Pratt	3,723	James Raymond	2,260	Eric Thompson	1,433	Carl Smith	1,122
Joshua Bloomquist	5,851	Darron Hacker	3,630	Scott Kim	2,198	Daniel Umbertone	1,430	John Napiza	1,116
Jordan Chalom	5,814	Matthew Girard	3,595	Albert Serur	2,163	Tere Diamond	1,414	Cherie Adams	1,112
Jimmy Tchen	5,771	Michael Clemente	3,568	Caleb Douce	2,157	Ross Budweg	1,411	Hector Carrillo	1,105
Andrew McQuade	5,694	Sharon Brenner	3,547	John Reeves	2,126	Christine Judge	1,405	Paul DeRenzo	1,102

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Antonio Bond	\$1,102	Kyle Lewicki	\$878	Scott Wheeler	\$753	Konnor Wyly	\$671	Cherri Xie	\$572
Raymond Ochoa	1,101	Ryan Leong	876	Hoang Cooke	749	Daniel Johnson	669	Tammy King	570
Jenna Gula	1,069	Marveliz Polanco	875	Arie Davis	748	Richard Flores	664	Yolanda Richardson	566
Brooke Spain	1,065	Kevin Huber	875	Ronald Kutruff	746	Michael Brunello	663	Todd Engelson	565
Adam Huck	1,057	Michael Williams	866	Tamoy Redwood	746	Peter Van Der Westhuizen	655	Robert Gibson	565
Phillip Jenkins	1,049	Jodi Bohdal	862	Lorenzo Lameko	744	Bruce Viaje	653	Jacqueline Kosalek	564
Joshua Cosentino	1,031	David Thornton	861	Brandi Hershey	741	Nathaniel Durkin	647	Nicole Sanders	564
Andria Standifer	1,016	Brian Schreiter	854	Ho Tran	731	Robert Martin	641	Darren Miller	562
Eric LaBossiere	1,012	Dmitriy Kagan	852	Lawrence Smith	729	Joseph Geer	630	Paul Kelly	562
Rodney Mori	1,012	William Brookshire	845	Steve Svendsen	723	Michael Hicks	628	David Kirst	561
Taina Lameko	1,009	Joel Moran	844	Richard Whyte	722	Catherine Gennaro	623	Robert Drake	560
Aldina DaRosa	1,006	George Baumberger	836	Miguel Cotrina	719	Reuben Rios-Cruz	617	Andrew Paogofie	556
Daniel Toshner	1,004	Timothy Wilson	827	Zachary Frenstos	717	Milena Arceo	613	Arnold Pacleb	554
Lawrence Reardon	995	Carrie Bowman	824	Michael Roe	715	Ryan Kendl	612	Zachary Bradshaw	550
Carlo Bonifazi	987	Anthony Theriault	822	Kaitlyn Good	713	Darrell Nelsen	611	Daniel Bernard	549
Jeremy Hernandez	983	Keith Coscia	819	Ileana Rosas	708	Louis Anderson	603	Andre Hawthorne	548
Alberto Alcala	975	Mark Gorman	814	David Schanuel	703	Alisha Armand	602	Oscar Portillo	547
Mark Hileman	975	Mark Harhager	809	Samantha Romano	703	Daniel Doherty	600	Kardel Brooks	545
Matthew Lukesh	970	Ruben Santillana	807	Kevin Grenoble	702	Spencer Rowland	597	Natalie Soboleva	542
Jennifer Kinder	946	Lamine Diakhate	796	Erin Allen	701	Christopher Chovanec	592	LaTonya Tucker	538
Mohammed Moalawi	944	Scott Patterson	779	Cameron Moore	697	Ryan Hernandez	590	Erin Moyer	538
Matthew Conrad	942	Rachel Stanhope	777	Jean Joseph	697	Samotta McKeever	590	Robert Nolan	519
Justin Fisher	938	Erin Moore	774	Manuel Chavez	696	Eric Peyton	585	Andre Bent	517
Thomas Soloweyko	938	Nicholas Moore	774	Minh Phung	685	Joy Nardone	575	Samy Jacques	516
Isaac Hernandez	930	Kingsley Tazinya	772	Stephen Jeung	682	Seabringna Landfair	574	Charles Ferrari	507
Jorge Guerra	929	Anthony Batista	769	Ariana Jones	682				
Edward Atkinson	920	Cynthia Sittig	768	Alvin Hagens	679				
Melvin Arritt	913	David Guzman	760	Joshua Franco	677				
Heather Leitch	907	Peter McEnaney	757	Tiare Hubbard	676				
Levar Morgan	907	Shahab Mahdavinejad	755	Shahab Mahdavinejad	676				
Felipe Monroy	894	Patrick O'Brien	754	Amelia Ropetikilifi	675				

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BONUS TOTAL

\$2,632,614

World's Greatest
\$1,219,407

Reinstatement
\$36,964

Leadership
\$1,376,243

FOUNDERS CLUB

September 2012 Qualifiers — Outstanding Producers & PR Representatives:



Max Quasem

Cohen-Cohen
26th Qualification
\$68,605 Net ALP
89.6 Ret



Lily Tchen

Cohen-Cohen
17th Qualification
\$72,598 Net ALP
77.1 Ret



Erez Shabtay

Altig-Orlovic
7th Qualification
\$70,344 Net ALP
84.9 Ret



Roghie Hassan Loo

Josh Chalom
6th Qualification
\$66,872 Net ALP
79.9 Ret



Ryan Kendl

Altig-Orlovic
5th Qualification
\$118,483 Net ALP
78.6 Ret



Katie Massart

Altig-Orlovic
5th Qualification
\$86,882 Net ALP
92.5 Ret



Roosevelt Jeanty

Williams-Zophin
1st Qualification
\$67,312 Net ALP
80.2 Ret

Directors of the Month



Driving Excellence

Sales Director of the Month

Leaders growing leaders!

Chris Selejan



Chris had 91.9% growth over September of 2011.

Congratulations, Chris!

PR Director of the Month

Leaders growing leaders!

Denise Gilbert

PR Directors earn points based on overall growth of their territory and percentage of their team earning a monthly bonus.

Denise Gilbert is the Top Director for September 2012. She had a total of 10 pts.

We applaud your accomplishment!



Perspective



Scott Smith

President
& Chief Marketing Officer

The Fourth Quarter...

... is when the finish line comes into sight.

It's sort of like running around the track that circles your high school football field. It has four turns, just like a calendar year has four quarters. And, like the track, a calendar year has a start point and an end point.

As you read this, you are nearing the end point of 2012. Coming around the fourth turn, you're well into the final quarter of the year. The finish line is in sight. If you watched the Summer Olympics, there is no way you can't notice how when all athletes, no matter what the sport, hit the final 25 percent of their event they seem to push into a higher gear. It's the part of the race that separates winners from losers, achievers from non-achievers. At AIL, it can be what gets you to Convention and, for some certainly, what can get you on stage. It can mean the difference between meeting your 2012 goal or not.

Are your goals achievable with a big year-end push, or do you need to reload and set up a November/December goal and tracker?

Sometimes we set the goal but don't seem to quite get to it. That's often because the goal we set is just a number. See, in goals setting we are often just up against... a number. My question is: did you set a reward for yourself? *What are you going to do for you?* You have to admit, chasing a new car, boat or TV just may be the added incentive to get you out in the field a few extra hours down the homestretch.

There is one key way to increasing the chances of your goals achievement as you come down the homestretch. That is by increasing activity. And don't confuse activity with more hours (though that certainly wouldn't hurt). You can substitute nonproductive time for productive time. Very rough numbers show it takes 3 referral appointments to make a sale. Set 6 and you get 4 presentations and 2 sales. *Referral activity can be the key to meeting your 2013 goals!*

The top 20 percent of producers look forward to the 4th quarter, because they know they are going to reap the benefits of the first part of the year, and they're going to use their skills to finish the year strong. The bottom 80 percent are worried and are wondering how far off of their overall goal they are going to be. If you're fretting rather than getting excited about the homestretch then you have lost the will to win thus the goal will not be achieved. You must stay aggressive against all obstacles and not let any one single obstacle take up too much of your time. It's you vs. the goal and the goal is in constant motion, therefore you must be also.

Finally, remember and understand that goals are most often influenced by a timeframe. It is the deadline, the moment when the scoreboard says no time left, that we most often look at and analyze the score to determine if we have won or lost.

In reality, the days when time runs out will still have a tomorrow. And if you improved your game, if you got better, you actually did succeed to some extent. You may not have hit yesterday's goals, but you did position yourself to be better when being challenged by tomorrow's goals. Accept that notion because three key components — yesterday's achievements, today's effort and tomorrow's vision — will be the formula for lifetime success.

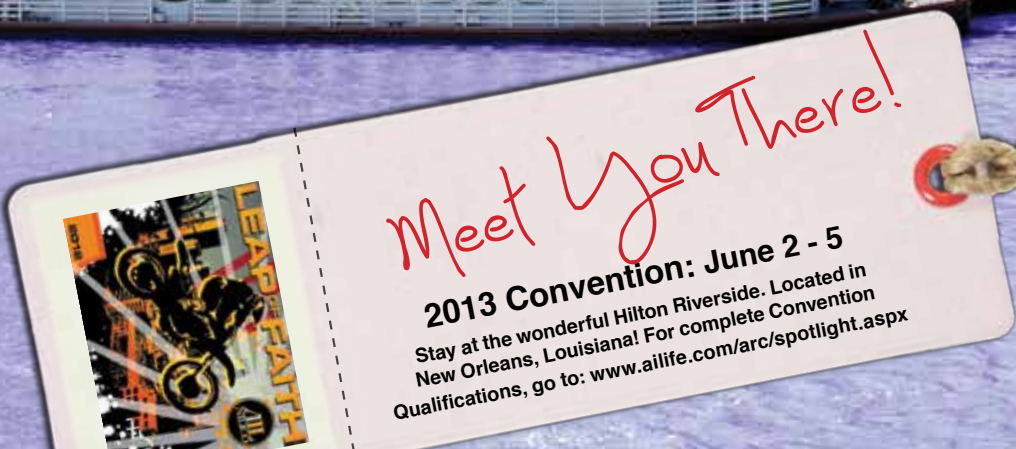
And it's all really about your lifetime... the long run.

Scott & Sarah



Your flight has been rerouted

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